

FOR IMMEDIATE RELEASE

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Medicare Open Enrollment

Medicare's Open Enrollment Period runs from October 15 to December 7 each year, giving all beneficiaries the chance to evaluate and update their prescription drug coverage. Checking your Medicare Part D plan every year is one of the most important steps you can take to protect both your health and your wallet.

Plans change annually, and those changes go into effect whether you review them or not. Failing to check your coverage during this window can lead to higher costs, reduced access to medications, and unexpected gaps in care.

This window is crucial because Part D plans are not static. Insurance companies adjust their formularies, premiums, cost-sharing rules, and pharmacy networks every year. A medication that was affordable last year may move to a higher tier or be dropped entirely next year. Premiums may rise, deductibles may shift, and your preferred pharmacy may no longer be in-network.

These changes can dramatically affect your out-of-pocket costs. Many beneficiaries who skip their annual review end up overpaying for the same prescriptions for an entire year, simply because they didn't check whether a better option was available.

Every September, plans send an Annual Notice of Change (ANOC) outlining these updates. Many people discard it without reading, but it's your first signal that you may need to switch plans before December 7.

From October 15 to December 7, Medicare beneficiaries have a powerful opportunity: the chance to ensure their prescription drug coverage still fits their health needs and budget. Reviewing your Medicare Part D plan annually is one of the simplest, smartest ways to safeguard your health and financial well-being.

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