**Selecting a Plan During Medicare Open Enrollment**

(Family Features) Medicare's annual Open Enrollment period started on Oct. 15 and ends on Dec. 7, meaning this is the time for you to review your current coverage and decide if there are better coverage options for you based on changes to the current plans, your budget, and your health needs.

During Medicare Open Enrollment, you can keep your current plan or review the options in your area to join a different prescription drug plan or Medicare Advantage plan. The Open Enrollment period gives everyone with Medicare the opportunity to make changes to their Medicare health plans or prescription drug plans for coverage beginning Jan. 1, 2019.

Think about what matters most to you and be open to different options, like Medicare Advantage plans from private insurers, which are plans allowing you to simplify your coverage by combining all your health and drug coverage into a single plan.

People who choose Medicare Advantage plans are often able to lower their out-of-pocket costs while getting extra benefits, like vision, hearing, dental, and prescription drug coverage. Some Medicare Advantage plans now offer supplemental benefits that can include adult day care services, in-home support services, caregiver support services, home-based palliative care, and therapeutic massage. Best of all, prices are going down. The average Medicare Advantage monthly premium will decrease to $28 for 2019.

Medicare health and drug plans change each year, and so can your health needs. Think about your health status and determine if you need to make a change by asking yourself these questions:

- Does my current plan cover my medications?
- Does another plan offer the same coverage at a lower cost?
- Am I interested in having a plan that covers extra benefits like dental and vision?
- Does the network include the specialist or hospital I want for an upcoming surgery?

**Get Started on Medicare.gov**
Medicare.gov has new tools that can help you review your options:

- **Compare Coverage Options Tool:** Asks five simple questions to see if Original Medicare or a Medicare Advantage Plan meets your needs.

- **Estimate Medicare Costs Tool:** Helps you estimate out-of-pocket costs depending on the Medicare coverage you choose.

- **Plan Finder Tool:** Lets you compare plans to see the exact costs for plans in your area based on the prescription drugs you take and the pharmacy you use. If you are open to coverage choices, you may find a plan that costs less, covers your drugs, and offers extra benefits like vision and dental coverage. Try the web chat feature for real-time help.

Once you've chosen a plan, check its Star Rating before you enroll. Through the Plan Finder Tool, you can access up-to-date Star Ratings for Medicare health and prescription drug plans. You can use Star Ratings to compare the quality of health and drug plans being offered.

Medicare Open Enrollment ends on Dec. 7. Now is the time to act if you want to enroll in or make changes to your Medicare health or prescription drug plan for coverage beginning Jan. 1, 2019. If your current coverage meets your needs, you don't have to do anything. However, if you miss the Dec. 7 Open Enrollment deadline, you will likely have to wait a full year before you are able to make changes to your Medicare coverage.

For more information, visit Medicare.gov or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. Help is available 24 hours a day, including weekends. If you need help in a language other than English or Spanish, let the customer service representative know the language.

Help in your community is also available. You can get personalized health insurance counseling at no cost to you from your State Health Insurance Assistance Program (SHIP). Visit shiptacenter.org or call 1-800-MEDICARE for your SHIP's phone number.

More information about Medicare is also available on the Medicare Facebook page and by following @MedicareGov on Twitter.

Information provided by the U.S. Department of Health & Human Services.