



An Important Message from Medicare

# COMPARING PLANS REALLY PAYS.

See your 2021 choices at [Medicare.gov](https://www.Medicare.gov) now.

## Five reasons to compare plans:

1

**Medicare plans change year to year.**

And so can your health care needs. Don't assume your current coverage is still your best choice.

2

**You could find extra benefits, save money, or both.**

Not all plans offer the same benefits. Comparing plans is the only way to know you have the coverage that's right for you.

3

**You can compare plans from the safety of home.**

Go to [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to review 2021 plans for cost, quality, and coverage, including estimates for all your prescriptions.

4

**Historically low plan premiums.**

Premiums dropped an average of 34% over the last 3 years; in some states up to 50%.

5

**Hundreds of plans are offering insulin for \$35/month—or less.**

Starting January 1, 2021, you could save an average of \$446 per year on out-of-pocket insulin costs.

# MEDICARE OPEN ENROLLMENT

*Oct. 15 – Dec. 7*

**Prefer to talk it over?**

**Call 1-800-MEDICARE (1-800-633-4227)**  
**TTY Users: 1-877-486-2048**

We're here 24 hours a day during Open Enrollment, including weekends. Or talk with a State Health Insurance Assistance Program (SHIP) counselor. Visit [shiptacenter.org](https://www.shiptacenter.org) for locations. Many have virtual counseling this year. Or join us at the upcoming event listed below.

Date

Time

Location

Other Details

**Flu shots are covered by Medicare.  
Get yours now.**

People with Medicare are at greater risk for serious complications from flu. A flu shot is your best protection, and it's covered by Medicare at no cost to you. Visit your doctor, pharmacy, or other provider as soon as possible.



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