

This is a question we get every year from our customers:

“I’ve heard that I can make changes to my Medicare coverage during Fall Open Enrollment. Should I look for a new plan? How can I enroll in one if I find one I like?”



If you are considering changing your Medicare Prescription Drug coverage, the Annual Election Period is the time to do it. [Fall Open Enrollment](#) is the period between October 15 and December 7 each year when people can make changes to their Medicare Prescription Drug coverage. You can change your standalone [Part D prescription drug plan](#), or switch between Medicare Advantage and [Original Medicare](#). Whether or not you are satisfied with your current coverage, you should review your current costs and benefits. Fall Open Enrollment is also a good time to compare your coverage to other available options. Research shows that people can save money by shopping for new plans each year.

If you are thinking of enrolling in a new Medicare stand-alone Part D drug plan (PDP), you should take the following steps:

1. If you are looking for a new Part D plan, you can use the [Plan Finder](#) tool from www.Medicare.gov to compare options in your area. Before you use Plan Finder, make a list of the medications you take, the amount that you currently pay for them, and which pharmacies you like to visit. You will be able to get a sense of which plans cover the medications you need with the lowest costs and fewest [coverage restrictions](#).
2. If you are interested in switching out of a Medicare Advantage plan and returning to Original Medicare with a stand-alone PDP, it is advisable to first call for assistance with one of the Longevity Alliance Senior Health Plan advisors (1-800-713-6250) as the timing and sequence of your actions **is critically important** to do in the right order at the right time. We will be glad to assist with this.
3. After you have researched PDP plans and found one that you are interested in, call that plan directly to confirm what you learned online. Check also that the plan includes all the drugs you need on its [formulary](#), and that your pharmacies are in the plan’s network. Write down

everything about this conversation, including the date of the conversation, who you speak to, and the outcome of the call.

4. **Call 1-800-MEDICARE** if you decide to enroll in a new plan. This is the best way to protect yourself if there are any problems with enrollment. Write down everything about your call, including the date of the conversation, who you speak to, and any information the Medicare representative gives you during the call. Remember to confirm all the details about your new plan with the plan itself before calling Medicare.

If you need additional help with a Prescription Drug Plan, you can call or visit the website of your [State Health Insurance Assistance Program \(SHIP\)](#). SHIP counselors can help you understand your Medicare coverage options.