



Dear Stan,

*I have a Medicare Advantage plan, and I received a notice called “Annual Notice of Change” (ANOC) informing me that one of my medically necessary medications will **not** be covered by the plan next year. When can I make changes to my Medicare coverage? What tips do you have when considering new coverage? Where can I receive free help with understanding my options?*

Maria

Santa Fe, NM

**Report Medicare Related Fraud by calling the
New Mexico Senior Medicare Patrol (SMP) at**

1-800-432-2080

**The SMP will provide you with the information
you need to PREVENT, DETECT and REPORT
Medicare fraud, errors, and abuse.**

Dear Maria,

Thank you for your questions. Each fall Medicare Advantage and Part D plans will send a document called the “Evidence of Coverage” (EOC) about the costs and benefits for the coming year. In addition, plans will send the “Annual Notice of Change” (ANOC) informing members of any changes in coverage, costs or service area that will be effective January 1, 2023.

Members who do not receive the EOC and the ANOC should contact their plans right away. Read more about these documents here: <https://www.medicare.gov>

Medicare Open Enrollment begins October 15 and ends December 7. If your current

Medicare Advantage plan does not meet your needs for the coming new year, then you can change to better coverage. Here is what you can do during Medicare Open Enrollment:

- You can switch to a different Medicare Advantage Plan with or without drug coverage. If you are taking prescription drugs, you should consider enrolling in a plan with drug coverage.
- You can switch back to Original Medicare and enroll in a stand-alone Part D prescription drug plan (PDP).

It is important to remember that any changes you make during Open Enrollment

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will take effect January 1, 2023. Please note, if you choose to go without a drug plan next year, Medicare will assess a Part D late enrollment penalty. Read more here about the Part D late enrollment penalty here: <https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/part-d-late-enrollment-penalty>.

During Open Enrollment you can compare your plan's new deductibles, premiums, and drug costs with other plans to determine the best option for you in 2023. Before you make a change, consider the following questions:

- Will my doctors still be in my plan's network?
- Will my plan increase my copays?
- How much will my medical and prescription drug premiums cost next year?
- Will my prescription medications still be covered in the plan's list of covered drugs also known as formulary?
- Will the plan impose restrictions (e.g., prior authorization) before I can access my medications?
- Will the plan offer additional benefits such as dental, vision or access to gyms (e.g., Silver Sneakers)?

For assistance during Open Enrollment, call the **Aging & Disability Resource Center (ADRC)** and request to schedule an appointment with a **State Health Insurance Assistance Program (SHIP)** Counselor at **1-800-432-2080**. SHIP Counselors are trained to provide objective Medicare information, assist with plan comparisons, and assist with benefits that can help save you money. You can also chat with a counselor at www.nmaging.state.nm.us.

Stan,
New Mexico SHIP SMP Counselor

Open Enrollment Period

October 15 thru December 7

During the Open Enrollment Period you can join, switch or drop a Medicare Health plan.

For assistance and questions about your options during Open Enrollment, contact the

New Mexico State Health Insurance Assistance Program (SHIP) at 1-800-423-2080

and schedule a telephone appointment with a SHIP counselor.

SHIP is a national program that offers one-on-one assistance, unbiased counseling, and education to Medicare beneficiaries.

In December Ask Stan Newsletter will not be published due to the Christmas holidays



SHIP

State Health Insurance
Assistance Program

