**Medicare Open Enrollment 101**

Know your options and get free help

As autumn progresses, it’s important to keep your health in mind. Medicare’s fall open enrollment period is the time for you to review your plan options and make any changes to your Medicare coverage.

Maybe you have a new prescription that is not covered by your current drug plan or you have a new health condition. To ensure you get the most from Medicare in 2019, you should research your health and drug plan options during Medicare open enrollment.

Open enrollment closes Dec. 7. Changes made during this time will take effect on Jan. 1, 2019.

During open enrollment, you can adjust your Medicare health or drug coverage:

* Change from Original Medicare to a Medicare Advantage Plan or vice versa
* Switch between Medicare Advantage Plans
* Join a Medicare Prescription Drug Plan
* Switch your current drug plan
* Drop Medicare prescription drug coverage

Your Medicare plan options depend on where you live. To find available health or drug plans, you can look in your 2019 Medicare & You handbook or visit [medicare.gov](http://www.medicare.gov). If you’re unsure where to start, your local State Health Insurance Assistance Program (SHIP) can help.

SHIPs offer free one-on-one assistance year-round to Medicare-eligible beneficiaries, their families and caregivers. Trained counselors in your area can help you understand Medicare benefits and the enrollment process. Assistance is personalized, so SHIP counselors can help you find available options that best meet your unique needs.

The program – funded by the Administration for Community Living, part of the U.S. Department of Health and Human Services – provides services in every state as well as in the District of Columbia, Puerto Rico, Guam and the U.S. Virgin Islands.

Don't wait until the last minute. Take care of your health now and find your SHIP at [shiptacenter.org](https://www.shiptacenter.org/), or contact Medicare directly at 1-800-633-4227 or [medicare.gov](https://www.medicare.gov/). TTY users should call 1-877-486-2048.