



CMS NEWS

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Medicare Open Enrollment Starts Today

Individuals with Medicare can shop for high quality health and drug plans

The Centers for Medicare & Medicaid Services (CMS) today announced the beginning of the Medicare Open Enrollment period where people with Medicare can shop for a Medicare Advantage (MA) or Prescription Drug Plan (PDP) for 2016. The Medicare Open Enrollment period happens every year from October 15 through December 7.

“Health needs can change in a year, so it is important for people with Medicare to use this time to check to see if they are getting the best price and best quality plan available,” said CMS Acting Administrator Andy Slavitt. “Even if you are happy with your current coverage, take the time to investigate all of your options and determine if a better option is available. You might be surprised to find a higher-quality, lower-cost plan in your area.”

For 2016, Medicare beneficiaries will have access to even more plans with high-star quality ratings at stable or lower costs. The average basic Medicare PDP premium in 2016 will [remain stable](#) at \$32.50 per month while the average MA premium [will decrease](#) to an average of \$32.91. In addition, approximately 49 percent of 2016 MA plans and 41 percent of PDPs earned 4 stars or higher in their 2016 overall star rating.

And, thanks to the Affordable Care Act, people with Medicare are seeing reduced costs on covered brand-name and generic drugs. Since 2010, closing the prescription drug “donut hole” has saved nearly 10 million Medicare beneficiaries more than \$17.6 billion on prescription drugs through July 2015. Since the law passed, MA premiums have dropped by an estimated 10 percent while enrollment has climbed by over 50 percent.

“Costs for Medicare Advantage and Prescription Drug Plans can vary by location. That’s why it’s important for people with Medicare to review their plan, shop, and compare all their options,” said Slavitt.

Beneficiaries can visit Medicare.gov to search for a plan that is right for them. They can compare costs, premiums and star ratings for 2016 MA health and drug plans. Star ratings can be used to compare the quality of health and drug plans being offered. Medicare MA health and drug plans with 5- star ratings are eligible to enroll beneficiaries at any time during the year.

If Medicare beneficiaries are satisfied with their current coverage and feel it will meet their needs for 2016, they do not need to do anything. Those with original Medicare are eligible to shop for a health or drug plan; or, individuals with a MA health plan may use the Open Enrollment period to switch to original Medicare.

Resources for Medicare Beneficiaries

People with Medicare, their families, and caregivers can review and compare current plan coverage with new plan offerings, using many proven resources, including:

- Visiting www.medicare.gov to see plan coverage and costs available in their area and enroll in a new plan if they decide to make a change. Open Enrollment information is available in Spanish.
- Calling 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about coverage options. TTY users should call 1-877-486-2048.
- Reviewing the 2016 *Medicare & You* handbook. It is accessible online at: www.medicare.gov/pubs/pdf/10050.pdf and has been mailed to the homes of people with Medicare.
- Getting one-on-one counseling assistance from the local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:
 - At www.medicare.gov/contacts/organization-search-criteria.aspx; or
 - On the back of the 2016 *Medicare & You* handbook; or
 - By calling Medicare (contact information above).

Individuals with Medicare who have limited income and resources may qualify for Extra Help paying for their prescription drug costs. There is no cost or obligation to apply for Extra Help, also called the low-income subsidy. Medicare beneficiaries, family members, or caregivers can apply online at <http://www.socialsecurity.gov/prescriptionhelp> or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) to find out more.

For more information on the premiums and costs of 2016 health and drug plans, please visit: <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovGenIn/index.html>.

For more information on Medicare Open Enrollment, including state-by-state fact sheets, please visit: <https://www.cms.gov/Outreach-and-Education/Reach-Out/Find-tools-to-help-you-help-others/Open-Enrollment-Outreach-and-Media-Materials.html>.

