



ND SMP Scam of the Month-October 2021

Medicare's Open Enrollment Period

Medicare's Open Enrollment Period runs October 15 through December 7. It is the time of year when you can make certain changes to your Medicare coverage. You can make as many changes as you need to your Medicare coverage during Open Enrollment. The last change you make will take effect on January 1, 2022. Take action during Open Enrollment to make sure your coverage will meet your needs in 2022.

Changes you can make during Medicare's Open Enrollment Period

- Joining a new Medicare Advantage Plan or Part D prescription drug plan
- Switching from Original Medicare to a Medicare Advantage Plan
- Switching from a Medicare Advantage Plan to Original Medicare (with or without a Part D plan)

Review your coverage for 2022

- Medicare Advantage and Part D plans usually change each year. Make sure that your drugs will still be covered next year and that your providers and pharmacies will still be in the plan's network.
- If you have a **Medicare Advantage Plan or a stand-alone Part D plan**, read your plan's Annual Notice of Change (ANOC) and Evidence of Coverage (EOC).
 - Explore other plans in your area. You may find a cheaper plan that meets your healthcare and prescription drug needs. Research shows you can lower your costs by shopping around.

Protect yourself from marketing violations and enrollment fraud

- Medicare has rules about how plans can and cannot communicate with you to market their insurance products. Plans are allowed to send you mail and emails but are not allowed to call or visit you in person without your permission. Here are some red flags to watch out for: **anyone** who tries to pressure you to join their plan, **anyone** who claims they represent Medicare and wants to offer free services, or **anyone** threatening that you will lose your Medicare benefits unless you sign up for a certain plan. If you see any of these red flags or feel you may be experiencing Medicare fraud, abuse, or errors, contact your Senior Medicare Patrol (SMP).

Reporting Medicare fraud: If you suspect fraud, contact the ND SMP at ndsmp@minotstateu.edu or call 1-800-233-1737 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

The information provided is intended to be a general summary only. Source of information: SHIP National Technical Assistance Center (September 2021). *Medicare Minute: Medicare's open enrollment period.* 2021 Medicare Rights Center.

North Dakota Senior Medicare Patrol Phone: 800-233-1737 or (701) 858-3580

For more information or to locate your SMP, visit <https://ndcpd.org/smp/>

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