



Preventing Medicare Fraud

ND SMP Scam of the Month – November 2024

Medicare's Open Enrollment Period

Every year Medicare allows beneficiaries the opportunity to make changes to their health coverage plans **during Medicare's Open Enrollment Period which is October 15 through December 7**. During this time, Medicare beneficiaries can add, drop, or change their Medicare Advantage or part D prescription plans. Act during Open Enrollment to make sure your current coverage will still meet your needs in 2025.

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.) *

* If a beneficiary switches to Original Medicare and wants to purchase a Medicare supplement plan (Medigap plan), Medigap options may be limited or not available based on the individual's health status.

Review your coverage for 2025

- 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. 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 believe that you may be experiencing Medicare fraud, abuse, or errors, contact ND Senior Medicare Patrol (SMP).

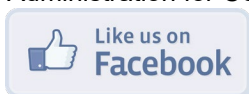
Reporting Medicare fraud: If you suspect fraud, contact the ND SMP at ndsmp@minotstateu.edu or call 1-833-818-0029 or 701-858-3580. For non-Medicare fraud issues, contact the ND Attorney General's Office at 1-800-472-2600.

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: 833-818-0029 or (701) 858-3580

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

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