SMP Senior Medicare Patrol
Preventing Medicare Fraud

ND SMP Scam of the Month – September 2026

Medicare Open Enrollment: Know Your Options

Medicare Open Enrollment is a time when scammers may try to steal your Medicare number or personal information. Stay alert, ask questions, and protect your information. Medicare Open Enrollment is coming soon. It runs from **October 15 through December 7** each year. Changes you make start **January 1**.

During Open Enrollment, people with Medicare can:

- **Change coverage:** Move from Original Medicare to a Medicare Advantage plan or switch back to Original Medicare.
- **Change Medicare Advantage plans:** Switch from one Medicare Advantage plan to another.
- **Change drug plans:** Join, switch, or drop a Medicare Part D prescription plan.

Medicare Advantage Plans

Medicare Advantage (MA) plans are health plans offered by private insurance companies and approved by Medicare. They cover the same Part A and Part B services as Original Medicare.

If you have Original Medicare and are thinking about joining an MA plan, it is important to understand: The MA plan will be your main health coverage instead of Original Medicare.

- Original Medicare will no longer pay for your health care once you are enrolled in the MA plan.
- You will get a new plan card to use for your health care.
- You will still pay your Medicare Part B premium when you join an MA plan.
- A Medicare Advantage plan is not the same as a Medicare Supplement plan (Medigap).
- You may have to pay copays or other costs for health care services.

Prescription Drug Plans (Part D)

Standalone Prescription Drug Plans (PDPs) add prescription drug coverage to Original Medicare. Each year, review your plan to make sure it still meets your needs and covers your medicines at a cost you can afford. If you want to keep your current plan, read all notices you receive. Make sure the plan is still offered and that your premium payments are set up so your coverage does not end.

Report Medicare fraud

If you suspect Medicare fraud, email the ND SMP at **ndsmp@minotstateu.edu** or call 1-833-818-0029. 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. Information adapted from Medicare.gov. (n.d.). *Medicare open enrollment*. U.S. Department of Health and Human Services. https://www.medicare.gov/health-drug-plans/open-enrollment

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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