



Medicare Open Enrollment Preview

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Alliance for Health Reform, in partnership with the Kaiser Family Foundation

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Medicare

Open Enrollment Period: *October 15 – December 7, 2015*

October 2015						
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November 2015						
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December 2015						
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



Exhibit 2 **Open Enrollment Period: Medicare Advantage and Medicare Prescription Drug Plans (PDPs)**

Medicare Advantage Plans

- Beneficiaries can choose among private plans, such as HMOs and PPOs, as an alternative to traditional Medicare for their Medicare-covered benefits (Parts A and B)
- Most Medicare Advantage plans also provide prescription drug coverage (Part D)
- Plans vary in a number of ways, including in premiums, cost-sharing, extra benefits, prescription drug benefits, and provider networks

Medicare Stand-Alone Part D Plans

- Beneficiaries covered under traditional Medicare may elect to get prescription drug coverage under a stand-alone Medicare prescription drug plan (PDP)
- Part D is offered exclusively by private plans (not integrated into traditional Medicare)
- Part D plans vary in a number of ways, including in premiums, cost-sharing, the list of covered drugs (formularies), and pharmacy networks

Beneficiaries are encouraged to review their options during the open enrollment period and choose a plan that will best meet their needs, but relatively few do.







Exhibit 3 **Key Decisions for the Medicare Open Enrollment Period**

<p>Traditional Medicare 39 million beneficiaries (24 million PDP enrollees)</p>		<p>Advantage beneficiaries 17 million beneficiaries</p>
		
<p><i>Decision #1:</i> Switch to a new PDP? (26 options, on average)</p>		<p><i>Decision #1:</i> Switch to a new Medicare Advantage plan? (19 options, on average)</p>
<p><i>Decision #2:</i> Switch from traditional Medicare to Medicare Advantage?</p>		<p><i>Decision #2:</i> Switch from Medicare Advantage to traditional Medicare? - Choose a PDP</p>
<p><i>Or...</i> Make no change</p>		<p><i>Or...</i> Make no change</p>





Exhibit 4

What Matters to Beneficiaries?

	<i>Traditional Medicare</i>	<i>Medicare Advantage</i>	<i>Part D Plans</i>
✓ Costs			
• Premiums	✓	✓	✓
• Deductibles and cost-sharing	✓	✓	✓
• Out-of-network charges/ in-network discounts		✓	✓
✓ Access			
• Physicians, hospitals and other providers	✓	✓	
• Pharmacies		✓	✓
• Medications on the formulary		✓	✓
✓ Quality	✓	✓	✓
✓ A balance between choice and simplicity			





For more information, visit kff.org/medicare

