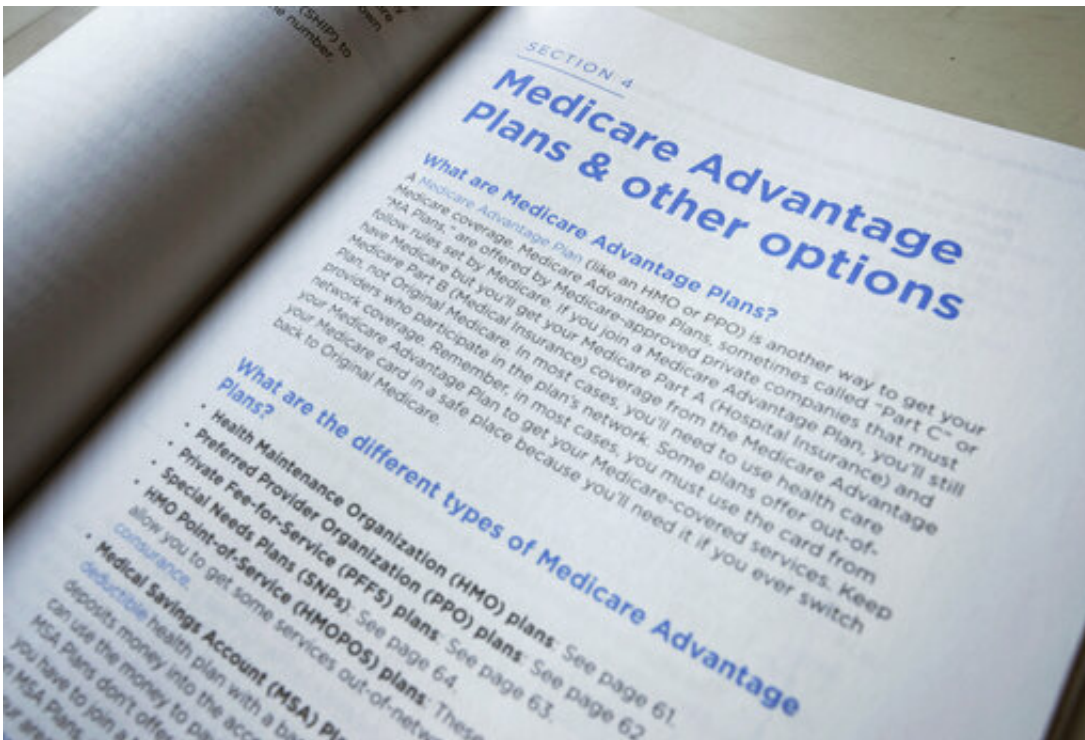


Now's your chance to change your Medicare Advantage plan

February 13 2019, by Tom Murphy



This Thursday, Nov. 8, 2018 file photo shows a page from the 2019 U.S. Medicare Handbook in Washington. Medicare Advantage enrollees get a new, second chance to find the right health coverage for 2019. The government added another enrollment window that started Jan. 1 and lasts until March 31. (AP Photo/Pablo Martinez Monsivais)

Medicare Advantage enrollees get a new, second chance to find the right health coverage this year.

The government added another enrollment window that started Jan. 1 and lasts until March 31. It gives people with privately run versions of the federal Medicare program a chance to change plans or switch to regular Medicare. Until now, Medicare Advantage customers who wanted to make a big switch outside the program's annual fall sign-up period had to rely on a shorter, more limited window.

But finding better coverage is no simple task. Kaiser Family Foundation Medicare expert Tricia Neuman says people need to approach this new opportunity cautiously.

"In many areas there are more than a dozen plans available," she said. "The choice can often be overwhelming."

Here are some points to consider.

THE DETAILS

You can make one change during this new window and only if you're already enrolled in a Medicare Advantage plan.

You can switch to another Medicare Advantage plan or opt for original Medicare and then pick prescription drug coverage. This sign-up period replaces a shorter enrollment window that also started Jan. 1 and allowed Medicare Advantage customers to switch to original Medicare.

Any changes you make will start the first month after your plan gets your request, according to the Centers for Medicare and Medicaid Services.

WHO MIGHT CONSIDER THIS

Anyone who dislikes their coverage or has had a change in care needs.

Medicare Advantage plans can include attractive options like low premiums, dental coverage or gym memberships. They also can change from year to year and limit the doctors covered in the plan's network.

Enrollees might wind up with a plan that wasn't as good as they thought when they signed up last fall. Others may have kept the same plan from the previous year and found out that it now excludes a favorite doctor.

DEEP THINKING REQUIRED

Medicare Advantage plans come with a maze of variables to consider. Don't make a change for one thing—like keeping that favorite doctor—without considering other important factors.

Think about how the new coverage will affect your prescriptions. Consider how many local hospitals or cancer centers are included in the plan's network in case you become sick. This is a decision you may have to live with until the next enrollment window arrives in October.

"People tend to look at premiums because premiums are easier to compare," Neuman said. "There's so many other factors that affect how good the coverage is."

Enrollees who shift from Medicare Advantage to original Medicare may want supplemental coverage that picks up some of the costs original Medicare doesn't cover. But those plans have a big catch.

In many states, insurers can consider your health when deciding whether to provide coverage. Neuman said shoppers should apply for a supplemental plan first to see if they can get that coverage before dumping their previous plan.

WHERE TO FIND HELP

The government operates a plan finder at www.medicare.gov/ that can help people compare options.

Insurance brokers also know how to guide customers through a search and what variables they should consider. But they may receive a commission for working with you.

For help from someone who doesn't have a financial stake in your decision, contact the State Health Insurance Assistance Program in your market. Visit www.shiptacenter.org/ or call 1-800-MEDICARE for [contact information](#).

Kaiser's Neuman doesn't expect a lot of people to change [coverage](#) during this new enrollment window. She said their research shows that only about one out of every 10 people changes [plans](#) during the main sign-up period, which runs from October to December.

"In general, people on Medicare find that the whole process fairly intimidating," she said. "They tend to pick a plan and stick with it."

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