



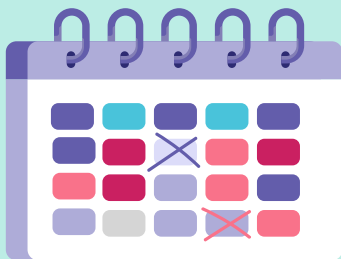
Your Medicare Annual Enrollment Period (AEP) Checklist



The Medicare Annual Enrollment Period (AEP) is a crucial time for changing your Medicare coverage. It's an opportunity to review your current plan and ensure it still meets your healthcare needs. Welcome Health has compiled a checklist to help you navigate the AEP effectively and make informed decisions about your Medicare coverage.



Know the AEP Dates

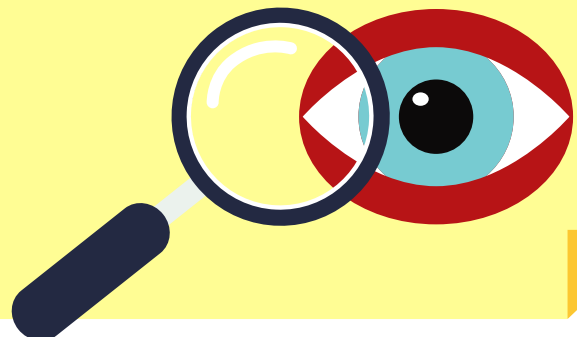


- AEP runs from October 15th to December 7th each year.
- Mark your calendar to ensure you don't miss this window for making changes.



Review Your Current Plan ANOC (Annual Notice of Change) and EOC (Evidence of Coverage)

- Obtain a copy of your current Medicare plan documents.
- Review your plan's costs, coverage, and any changes for the upcoming year.





Evaluate Your Healthcare Needs



- Consider any changes in your health status or anticipated healthcare needs.
- Think about prescription drugs, doctor visits, and any specialized care.



Understand Medicare

- Familiarize yourself with Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- Learn about Medicare Advantage (Part C) and Prescription Drug Plans (Part D).



Review Drug Coverage

- If you take medications, ensure they are covered by your plan.
- Check for any restrictions or requirements like prior authorization.



Check for Star Ratings

- Medicare Advantage and Prescription Drug Plans have Star Ratings that reflect their quality. Higher-rated plans offer better services.



Compare Plans



Confirm Network Providers

- Make sure Welcome Health is contracted with the plan you are considering.
- If you have specific doctors or healthcare providers you prefer, ensure they are in-network.

- Use the Medicare Plan Finder tool on Medicare.gov or consult with an insurance agent to compare available plans.
- Pay attention to premiums, deductibles, copayments, and networks.

✓ Assess Costs



- Estimate your expected healthcare costs under different plan scenarios.
- Consider not only premiums but also out-of-pocket expenses, customer service, and potential impacts to your health.

✓ Enroll in or Change Plans

- During the AEP, you can enroll in a new plan, switch between Original Medicare and Medicare Advantage, or change your Part D prescription drug plan.

✓ Don't Miss the Deadline

- Make your selections and enroll before the AEP deadline on December 7th.
- Late enrollment may result in penalties or coverage gaps.

✓ Keep Records

- Document your plan choices, enrollment confirmation numbers, and any communication with insurance providers.
- Late enrollment may result in penalties and coverage gaps.

✓ Seek Help



✓ Stay Informed

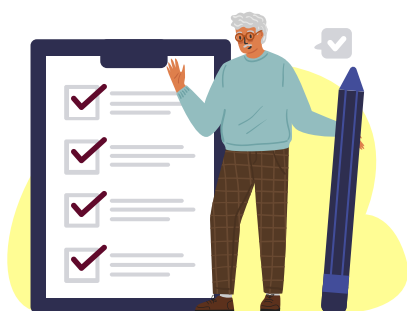
- Stay updated on changes to Medicare rules and regulations.
- Periodically review your coverage to ensure it continues to meet your needs.

If you find the process confusing, don't hesitate to call Welcome Health at **866-311-9661**



Watch out for scams

- Do not provide any personal information to someone you do not trust and have verified
- Review the following resources to protect yourself from fraudulent activity



By following this checklist, you can navigate the Medicare AEP with confidence and make choices that align with your healthcare needs and financial situation.



Remember that your Medicare coverage should evolve as your health does, so take advantage of the AEP to secure the best possible care.



Consider switching to home-based primary care with Welcome Health Medical Group when selecting your plan for 2024. Contact us today for more information at **866-311-9661** or go to **WelcomeHealth.org**.



Welcome Health