

FOR IMMEDIATE RELEASE

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MEDICARE OPEN ENROLLMENT CONTINUES THROUGH DECEMBER 7

JACKSON, Miss. – The open enrollment period for Medicare runs from October 15 through December 7 each year. During this time, you may change your Medicare health or prescription coverage for the upcoming year.

“While the Mississippi Insurance Department (MID) does not regulate Medicare, we are available to answer questions if you have concerns or are confused by the open enrollment process,” said Insurance Commissioner Mike Chaney. “My office also wants to provide information that could help you save money on your health insurance.”

To save money:

- Stay on top of routine appointments to reduce costlier and more serious procedures.
- Understand when you need to go to the emergency room and when you should visit an urgent care clinic to cut down on cost.
- Review your coverage to see if changes are needed.

Understanding the different types of Medicare will help you choose the right coverage.

- **Medicare Part A** covers inpatient care at hospitals, nursing facilities, hospice and home health care. Most people 65 and older are entitled to Medicare Part A if they or their spouse are eligible for Social Security payments. You don’t have to pay for Part A if you get Social Security payments and paid payroll taxes for 10 or more years.
- **Medicare Part B** is medical insurance that covers things like outpatient care, medical equipment like wheelchairs, and preventative screenings and vaccines. Many Part B benefits are subject to a deductible and coinsurance of 20 percent.
- **Medicare Part C (Medicare Advantage)** is extra coverage for prescription drugs, vision, dental, hearing, and wellness programs.
- **Medicare Part D** is a prescription drug benefit program. To get Part D you must enroll in a program offered through insurance or other private companies.
- **Medicare Supplemental Insurance (Medigap)** supplements your Medicare plan and helps pay for co-payments, deductibles and more.

More information is available in the MID Medicare Shopper’s Guide,

<https://www.mid.ms.gov/consumers/pdf/medicare-supplement-guide.pdf>

Don't be scammed. Individuals who contact you about any type of private Medicare coverage:

- Must be licensed by the state. Check with the Mississippi Insurance Department to make sure the salesperson is a licensed agent.
- May not make unsolicited contact, such as door-to-door sales, cold calls or approaching you in a parking lot.
- Must make an appointment before coming to your home.
- Must arrange in advance the type of products that will be discussed during a scheduled sales appointment. At the appointment, the salesperson may not try to sell you other types of insurance coverage other than the type(s) agreed upon in advance.
- May not try to sell you non-health care related products (like a life insurance policy or an annuity) during a sales or marketing presentation of a Medicare prescription drug or Medicare Advantage plan.
- May not attempt to sell you a plan in certain health care settings, such as a doctor's office or a pharmacy.
- May not attempt to sell you a plan at an educational event.
- May not offer you free meals at promotional or sales events.
- Do not give out personal information, such as Social Security numbers, bank account numbers or credit card numbers to anyone you have not verified as a licensed agent. People are not allowed to request such personal information in their marketing activities and cannot ask for payment over the Internet. They must send you a bill. Once you decide to purchase a plan and have verified that the agent is licensed, you may give the agent personal information to assist in enrollment and billing.

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