

Should I change my Part D plan during Fall Open Enrollment?

During Fall Open Enrollment, you should reassess your Part D coverage and consider changing plans if your current plan will no longer meet your needs next year. Even if you are happy with your plan, it is very important to reexamine your Part D coverage each year during Fall Open Enrollment, as plans typically change their costs and list of covered drugs, known as a [formulary](#), at the start of each year. Most people can only make changes to their Part D coverage during Fall Open Enrollment, so it is essential that beneficiaries use this opportunity to decide on their prescription drug coverage for the following year. Remember, Fall Open Enrollment takes place from October 15 to December 7 every year.

Each year, consider that there are two ways that you can get Medicare drug coverage. If you have [Original Medicare](#), you must purchase a stand-alone Part D plan. If you have a [Medicare Advantage plan](#), these plans often include prescription drug benefits as part of their plan's benefits. The guidelines below can help people determine the best Part D coverage for them next year whether they have a stand-alone Part D plan or a Medicare Advantage plans with prescription drug benefits. As a reminder, you can change stand-alone Part D plans, Medicare Advantage plans or switch between Original Medicare with a stand-alone Part D plan and Medicare Advantage every year.

Before you start your research, make a list of the medications that you take on a regular basis, the dosage, and how much you pay for them. Also make a list of the pharmacies that you use regularly.

To review your Part D coverage, read your plan's [Annual Notice of Change \(ANOC\)](#). Each fall, your Part D plan and/or your Medicare Advantage plan will send the ANOC to notify you of any changes for the following year. You should have received this notice by September 30th. If you did not receive it, call your plan to ask for it. Read your ANOC carefully to see whether your drugs will be covered next year. If you are unsure after reading the ANOC if the drugs you take will be covered next year, you can also call your plan to ask a representative. If your drug is not listed on your ANOC, do not assume it is covered next year. Instead, call your plan to ask. During the call, find out whether your monthly [premiums](#) or [copays](#) will change, and if the plan is adding or changing any coverage restrictions. For example, your doctor may need to ask special permission of your plan for a drug before the plan will cover it.

Also know that if your doctor asked your plan to make a special request—like [prior authorization](#) or an [exception request](#)—to cover a specific drug for you for this year, you should take steps to make sure the plan continues to cover your drug. Your doctor may have to make a new request for the next calendar year.

If your plan will no longer cover a drug that you take, you should consider enrolling in a new plan that does during Fall Open Enrollment. If you'd like to remain in your current plan, your plan must help you complete the exception process or change to another drug formulary by the end of the year. If the plan fails to do this, your plan must provide you a 30-day supply of the drug during the first 90 days of the year, and send you a notice explaining that the prescription is temporary and that you must file an exception to continue taking it. You may want to consider switching plans during Fall Open Enrollment if your current plan will no longer cover a drug you need next year.

Once you review your coverage, you can compare it with other plan options to find one that works best for your health needs.

You can call 800-Medicare to get a list of plans in your area, or use Medicare's online Plan Finder tool at www.medicare.gov/find-a-plan to compare plans in your area. For more information about reviewing Part D plans: http://www.medicareinteractive.org/page2.php?topic=counselor&page=script&script_id=1204

It is best to enroll in a new plan by calling 800-Medicare, as this will protect you if there are any problems with enrollment. Write down the name and employee identification number of the Medicare representative you speak with. You will be automatically disenrolled from your old plan once your new coverage goes into effect. Any changes made during Fall Open Enrollment will go into effect January 1, 2015.

The views expressed here are those of "Dear Marci, a biweekly e-newsletter (www.medicarerightscenter.org) designed to keep people informed about health care benefits, rights, and options for older Americans and people with disabilities", and do not necessarily represent those of the Commission or individual members. We thank The Medical Rights Center for the opportunity to share their article.