

# Medicare Open Enrollment

# State Health Insurance Assistance Program SHIP

## Purpose

- Serve Larimer and Weld Counties
- Provide objective information and education
- Group presentations
- One-on-one appointments
  - Fort Collins, Loveland, Greeley and Estes Park

## Trained by

- Centers for Medicare and Medicaid Services (CMS)
- Colorado Division of Insurance (DOI)





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# Enrollment Periods

- Initial Enrollment Period (IEP) (dates vary)
- Special Enrollment Period (SEP) (dates vary)
- General Enrollment Period (GEP) (1/1 – 3/31)
- Medicare Advantage (MA OEP) (1/1 – 3/31)
- Open Enrollment Period (OEP) (10/15 – 12/7)

# Open Enrollment Period (OEP)

October 15 through December 7

- Re-evaluate prescription drug plan
- Switch Part D
- Go from Original Medicare to MA
- Go from MA to Original
- Changes effective January 1

Original  
Medicare

Medicare  
Advantage



# Your Medicare options

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

## Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your deductible and 20% coinsurance), you can also shop for and buy supplemental coverage.

**Part A**



**Part B**



**You can add:**

**Part D**



**You can also add:**

**Supplemental coverage**



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

## Medicare Advantage (also known as Part C)

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Some plans may have lower out-of-pocket costs than Original Medicare.
- Some plans offer extra benefits that Original Medicare doesn’t cover— like vision, hearing, or dental.

**Part A**



**Part B**



**Most plans include:**

**Part D**



**Some plans also include:**

**Lower out-of-pocket costs**

**Extra benefits**

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# Primary Differences between Original Medicare and Medicare Advantage:

Network vs non Network  
MA is managed care  
Additional Benefits  
Ability to Purchase a Supplement

# Medicare Advantage (MA) Plans

- Aetna
- Anthem Blue Cross
- Cigna
- Clear Spring Health
- Devoted
- Humana
- Kaiser
- Select Health
- United Healthcare Secure Horizons

# Original Medicare

## Part A

- Inpatient Deductible \$ 1,632
- Hospital copay days 61-90 \$ 408
- Hospital copay days 91-150 \$ 816
- Skilled Nursing copay days 21 – 100 \$ 204

# Original Medicare

## Part B

- Monthly Premium \$ 174.70
- Annual Deductible \$240



# Original Medicare Part D

- 10 Drugs negotiated prices-2026
- \$ 2,000 maximum out of pocket-2025
- Smoothing-2025

# Medicare Advantage

- Mid year notice of unused benefits-2025

# Medigaps aka Medicare Supplements

- Understand Guarantee Issue

# “Extra Help”

- Help with PDP cost
- Monthly income less than \$1,843 and resources less than \$16,660 (**single**)
- Monthly income less than \$2,485 and resources less than \$33,240 (**married**)
- Complete application from Social Security Administration (online or mail)

# Contacting Medicare

- **1-800-MEDICARE**

- [www.medicare.gov](http://www.medicare.gov)

- **Publications**

- [www.medicare.gov/Publications](http://www.medicare.gov/Publications)

- **Medicare Plan Finder**

- [www.medicare.gov/find-a-plan/questions/home.aspx](http://www.medicare.gov/find-a-plan/questions/home.aspx)

- **Your Personal Medicare Information**

- [www.mymedicare.gov](http://www.mymedicare.gov)

# Helpful Websites

- **Colorado Division of Insurance**

- [www.colorado.gov/dora](http://www.colorado.gov/dora)

- **Centers for Medicare and Medicaid Services**

- [www.cms.hhs.gov](http://www.cms.hhs.gov)

- **Social Security**

- [www.ssa.gov](http://www.ssa.gov)

- **Affordable Care Act**

- [www.HealthCare.gov](http://www.HealthCare.gov)

# Helpful Websites

- **TRICARE for Life**
  - [www.tricare.gov](http://www.tricare.gov)
- **FEHB**
  - [www.opm.gov/insure/health/medicare](http://www.opm.gov/insure/health/medicare)
- **PERA**
  - [www.copera.org](http://www.copera.org)
- **COBRA**
  - [www.dol.gov/cobra](http://www.dol.gov/cobra)

# Need more help or information?

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