



**Don't Miss Out of Medicare Open Enrollment 2025
Call Tawny at 1-800-699-6704
to schedule an appointment today!!**



Medicare beneficiaries can choose from among several options to access Medicare coverage. The first choice is between Medicare Advantage plans or Original Medicare, where coverage is paid for directly by the federal government. There are pros and cons to either option, and the right solution is different for each person. Medicare beneficiaries also have options around Medigap policies and Medicare Part D (prescription drug) coverage.

The Medicare's Annual Election Period (October 15 to December 7 each year) allows Medicare beneficiaries the chance to switch between Medicare Advantage and Original Medicare (and add, drop, or change to a different Medicare Part D prescription drug plan). And people who are already enrolled in Medicare Advantage also have the option to change to a different Medicare Advantage plan or to Original Medicare during the Medicare Advantage Open Enrollment Period, which runs from January 1 to March 31.

NOTICES you may receive from Medicare in 2025 that you SHOULD keep and read:

Annual Notice of Change by September 30

This letter, which you may receive in the mail or by email, will outline how your premiums, deductibles, and co-pays will change in 2025. It will also indicate if your plan will be offered in 2025.

Plan leaving Medicare by October 2

If your current plan is leaving Medicare in 2025, you will receive a notice from your plan by October 2.

Copayment Notice early October

If you automatically qualify for Extra Help, but your copayment levels will change in 2025, you will receive an orange notice.

Consistent Poor Performer Notice Late October

If you are enrolled in a plan that has been a poor performer, you will receive a notice encouraging you to consider other plans.

You can also expect to receive the 2025 Medicare & You Handbook in the mail.



Things to consider for Medicare Open Enrollment 2025

Plan options

Compare your current plan with other options, including prescription drug and health coverage. You can check if your prescriptions are covered and if your healthcare providers are in the plan's network.

Estimated costs

Review the total costs of a plan, including deductibles and other out-of-pocket costs.

Medicare Advantage plans

Medicare Advantage plans may offer extra benefits like dental, hearing, or vision coverage.

Drug costs

In 2025, out-of-pocket drug costs will be capped at \$2,000. You can also spread your drug costs across monthly payments.

Premiums

In 2025, average monthly premiums are expected to be \$40 for stand-alone Part D plans and \$17 for Medicare Advantage plans.

Enrollment

Medicare Advantage enrollment is projected to be 35.7 million in 2025, which is about 51% of all Medicare enrollees.

Annual Enrollment Period

If you don't take action to change your plan during the Annual Enrollment Period, your current coverage will renew for the following year.



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Bring all notices regarding open enrollment you have received in the mail with you for your appointment !