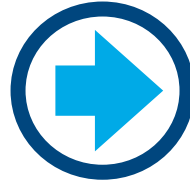


2021 Medicare Open Enrollment Medicare Advantage and Part D Prescription Drug Coverage

2021 enrollment period **STARTS**



2021 enrollment period **ENDS**



During this time you can make changes to your Medicare coverage to best meet your needs in 2021

During this enrollment period you can change:

From	To
Original Medicare	▶ Medicare Advantage Plan
Medicare Advantage Plan	▶ Original Medicare
Medicare Advantage Plan	▶ Another Medicare Advantage Plan
Medicare Advantage Plan without drug coverage	▶ Medicare Advantage Plan with drug coverage
Medicare Advantage Plan with drug coverage	▶ Medicare Advantage Plan without drug coverage
Medicare Prescription Drug Plan	▶ Another Medicare Prescription Drug Plan

Additional Enrollment Options

Medicare Advantage Open Enrollment Period (MA-OEP) (January 1st – March 31st)

If you are enrolled in a Medicare Advantage (MA) plan as of January 1st, you may use this period to switch MA plans or you may leave your MA plan, return to Original Medicare and join a Medicare Prescription Drug Plan to add drug coverage. During this period you **cannot** switch from Original Medicare to a Medicare Advantage plan or, if you are enrolled in Original Medicare, make changes to your Part D Medicare Prescription Drug Plan.¹

Special Enrollment Period (SEP) for 5-Star Plans (December 8th – November 30th)

The Medicare Star Rating provides an overall rating of a plan's quality and performance for the types of services each plan offers: for health plans, the quality of many medical/health care services; for drug plans, the quality of prescription-related services. Ratings are released in October of the year preceding the plan year. During this SEP you can join or switch to a five-star Medicare Advantage¹ or Part D plan² in your service area but you may only do so once during the year.

Resources	How to access
Medicare Plan Finder	www.medicare.gov/find-a-plan/questions/home.aspx
“Things to Think About When You Compare Medicare Drug Coverage”	www.medicare.gov/Pubs/pdf/11163-Compare-Medicare-Drug-Coverage.pdf
“How Medicare Prescription Drug Coverage Works with a Medicare Advantage Plan or Medicare Cost Plan”	www.medicare.gov/Pubs/pdf/11135-Prescription-Drug-Coverage-with-MA-MCP.pdf
“Your Guide to Medicare Prescription Drug Coverage”	www.medicare.gov/Pubs/pdf/11109-Your-Guide-to-Medicare-Prescrip-Drug-Cov.pdf
“Choose Higher Quality for Better Health Care”	https://www.medicare.gov/wp-content/uploads/2014/04/11226.pdf
State Health Insurance Assistance Programs	www.shiptacenter.org
“Medicare & You”	www.medicare.gov/medicare-and-you/medicare-and-you.html
Medicare	www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) TTY users, please call 1-877-486-2048

If you want to change your health or prescription coverage:

- 1 Review your expected health and prescription medication needs for 2021
- 2 Compare available Medicare Advantage plan benefits to those under Original Medicare
- 3 Review prescription plans available in your area (see “Resources” above) and compare them for:
 - **Costs** – premium, deductible, co-payments/co-insurance
 - **Coverage** – drugs available on formulary, special rules or requirements
 - **Quality** – Medicare Star rating
 - **Convenience** – location of network pharmacies; availability of mail-order
- 4 Choose the Medicare health and prescription plans that best meet your needs

If you are having trouble paying for your medications, extra help is available:

Contact your Social Security Office at (800) 772-1213 or visit:

www.ssa.gov/benefits/medicare/prescriptionhelp

References: 1. Medicare Managed Care Manual. Chapter 2 - Medicare Advantage Enrollment and Disenrollment. Updated August 12, 2020. <https://www.cms.gov/files/document/cy2021-ma-enrollment-and-disenrollment-guidance.pdf>. Accessed September 15, 2020. 2. Medicare Prescription Drug Benefit Manual. Chapter 3 - Eligibility, Enrollment and Disenrollment. Updated August 12, 2020. <https://www.cms.gov/files/document/cy2021-pdp-enrollment-and-disenrollment-guidance.pdf>. Accessed September 15, 2020.

This document is presented for informational purposes only and is not intended to provide reimbursement or legal advice. Laws, regulations, and policies concerning reimbursement are complex and are updated frequently. While we have made an effort to be current, the information may not be as current or comprehensive when you view it. In addition, this information does not represent any statement, promise, or guarantee by Johnson & Johnson Health Care Systems Inc. or its affiliates about coverage, levels of reimbursement, payment, or charge. Please consult with your payer organization(s) for local or actual coverage and reimbursement policies and determination processes. Please consult with your counsel or reimbursement specialist for any reimbursement or billing questions specific to your institution.