



Medicare Open Enrollment – This year marks an important change in Medicare’s annual open enrollment, the time period during which people can choose to change Medicare plans and/or coverage. The annual open enrollment period for Medicare started earlier (October 15, 2011) and ends earlier (December 7, 2011).

It is important that you carefully review and consider your next year’s elections to ensure you identify a plan that meets your specific health, medical and financial needs. Even if you are satisfied with your current provider and coverage, you should cautiously review your insurance provider’s annual notice of changes. You should pay close attention to any modifications with the plan, including changes in providers, copayments, premiums, deductibles, services, and coverage. You should also give special consideration to any changes in your health, medical needs, and financial situation. Additionally, there may be new insurance providers, plan choices and coverage options to better meet your specific health and medical needs and wants. Remember to always consider and balance cost, coverage and convenience.

Visit the Medicare Plan Finder at <http://www.medicare.gov/find-a-plan> to find and compare plans in your area, or call 1-800-MEDICARE (1-800-633-4227) to get specific answers to your questions.

If you want help understanding your Medicare or health care options, each state has an operational health insurance counseling and assistance program, commonly referred to as State Health Insurance Program (SHIP). Florida’s state health insurance program is housed within the Florida Department of Elder Affairs and called Serving Health Insurance Needs of Elders (SHINE). SHINE offers free information, counseling and assistance on Medicare, Medicaid, Medicare supplemental insurance, long-term care insurance, prescription assistance and Medicare fraud. Provided below is the contact information for SHINE:

The Florida Department of Elder Affairs **SHINE** Program
Telephone: 1-800-96ELDER (1-800-963-5337)
Website: <http://www.floridashine.org>

Unfortunately, the Medicare annual open enrollment period is an ideal time for ill-intentioned people to attempt to steal your personal information for use in identity theft, medical fraud, and other criminal activity. Generally, no one should contact you by telephone, e-mail or in-person concerning the Medicare annual open enrollment period or about joining/switching Medicare. Such unsolicited contact (not originally initiated by you) is often the telltale sign of unscrupulous activity.

If you have questions about the Medicare annual open enrollment period or about joining/switching Medicare, or if you wish to report suspicious or unsolicited contact regarding open enrollment or Medicare, feel free to contact Medicare (<http://www.medicare.gov> or 1-800-MEDICARE / 1-800-633-4227) or the Senior Medicare Resource (<http://www.smpresource.org> or 1-877-808-2468). Additionally, for more information about protecting yourself against Medicare scams and fraud, visit www.medicare.gov/publications to view the booklet “Protecting Medicare and You from Fraud.”