Get Ready for the Annual Open Enrollment Period (AEP)

STARTS OCTOBER 15 ENDS DECEMBER 7

As September rolls in, it presents an excellent opportunity to prepare for the upcoming Medicare **Annual Enrollment Period** (AEP). By taking a few straightforward steps now, you can ensure that you make the most informed choices for your health and financial well-being.

OPEN ENROLLMENT PERIOD

1. Review Your Current Coverage

- Look over your current Medicare plan details.
- Identify what worked well and any gaps in your coverage.
- Note any changes in your health needs over the past year.

2. Changes to Expect for the Upcoming Year

- Plans may change premiums, copays, drug coverage, or provider networks.
- Watch for your plan's Annual Notice of Change (ANOC) in the mail.
- Check if your doctors, specialists, or preferred pharmacies will still be in-network.

3. Checklist for Making Informed Decisions

- Compare your current plan to other available options.
- List your prescription medications and preferred doctors.
- Get free, unbiased help from Medicare counselors in the Virgin Islands.

REMEMBER!

- Use this time to ensure your healthcare coverage meets your current needs.
- Staying proactive can help you find better benefits or cost savings.
- Decisions made now will impact your healthcare for the entire year.
- Explore all options thoroughly, whether switching plans or confirming current coverage.

FREE HELP IS AVAILABLE!

Virgin Islands State Health Insurance Assistance Program (VISHIP)

Counselors:

- St. Thomas/St. John: 340-774-2991 **Ext. 4507 or 4508**
- St. Croix: 340-773-6449 **Ext. 3151**

Medicare Hotline:

- 1-800-MEDICARE (1-800-633-4227)
- TTY 1-877-486-2048 (24/7)
- Medicare.gov

STAY HEALTHY. STAY INFORMED. PREPARE FOR AEP

Don't navigate the Annual Enrollment Period alone. VISHIP counselors are ready to guide you through every step at no cost.

SHIP State Health Insurance Assistance Program