



Medicare Open Enrollment

Community Medicare Information

Hello,

I want to take a few minutes today to talk with you about something that happens every fall: Medicare Open Enrollment.

You are going to begin seeing more commercials, receiving more mail, and - unfortunately - getting more telephone calls about Medicare. Some of those advertisements are legitimate. Some are aggressive sales efforts. And some are scams.

So I want to explain what Open Enrollment means, what we are doing on your behalf, and - most importantly - what I would like you to do when someone contacts you about your Medicare coverage.

What is Medicare Open Enrollment?

Medicare Open Enrollment takes place every year from October 15 through December 7.

During this period, people with Medicare have an opportunity to review and, if appropriate, change certain Medicare health or prescription drug coverage. Changes made during Open Enrollment generally become effective January 1.

But there is something very important that I want you to understand:

Open Enrollment does not mean that you have to change anything.

People who choose to keep their current Medicare health and drug coverage generally do not need to do anything for that coverage to continue.

For you, please do not change your coverage on your own.

This is probably the most important thing I will say today.

Please do not change your Medicare coverage because of a telephone call, advertisement, mailing, television commercial, or conversation with an insurance salesperson. Talk first with the Otwarte Circle team.

Your health-care coverage may be part of a larger picture that includes prescription coverage, providers, other benefits, and financial considerations. Changing one piece can affect other pieces.

So if someone tells you about a plan that sounds wonderful, please do not enroll in it before talking with the Otwarte Circle team.



And I know some of these offers can sound very good. You may hear things like:

- "You can get additional benefits."
- "You may qualify for money back."
- "You can get dental, vision, hearing, groceries or other benefits."
- "This plan won't cost you anything more."

Some Medicare plans legitimately offer additional benefits. That does not automatically make a particular plan the right coverage for you.

So when something sounds good, you do not have to determine whether it is good or bad. Simply say:

"Thank you. I don't make changes to my Medicare coverage without speaking with the Otwarte Circle team."

And then end the conversation.

Now let's talk about the telephone.

Unfortunately, Open Enrollment also brings increased opportunities for people to try to obtain your personal information.

Please do not share your Medicare number or other personal information with someone who contacts you unexpectedly by telephone, email, or in person.

Please do not give an unexpected caller your:

- Medicare number
- Social Security number
- Bank account information
- Credit-card information
- Other personal information

Medicare itself will not call you to sell you something. There are limited circumstances when Medicare or someone representing Medicare may legitimately return a call or contact you, but an unexpected sales call asking for your information should immediately make you cautious.

They may sound very convincing.

People who make these calls can be very good at what they do. They may be friendly. They may sound professional. They may know your name. They may know where you live. They may tell you they are calling "about your Medicare benefits."

And they may create urgency:



- "We need to update your Medicare card."
- "Your benefits may expire."
- "We just need to verify your Medicare number."
- "You're entitled to a new benefit."

Please remember: You do not have to solve this while you're on the telephone.

You do not have to argue with them. You do not have to determine whether they are telling the truth. And you certainly do not have to worry about being polite.

STOP. HANG UP. CHECK.

STOP.

Don't give the caller any information.

HANG UP.

It is perfectly okay to hang up the telephone. You are not being rude. You are protecting yourself.

CHECK.

Call the Otwarte Circle team. Show us the mailing. Ask someone you trust. Or call Medicare yourself at:

1-800-MEDICARE

1-800-633-4227

And what if you already gave someone information?

If you get off the telephone and suddenly think, "Oh dear. I shouldn't have told them that," please tell us.

Don't be embarrassed. Don't hide it because you're afraid someone will think you should have known better. These calls are specifically designed to convince people to trust the caller.

The sooner you tell us, the sooner we can help determine what happened and what, if anything, needs to be done.

So what do you need to do during Open Enrollment?

For most of you, very little.

the Otwarte Circle team can help you review and coordinate your coverage.



Please do not enroll in a different Medicare plan or change your existing coverage without first talking with the Otwarte Circle team.

If you receive something that looks important, save it and show it to us. If someone calls offering you a different Medicare plan, you can say no. If someone tells you that you need to act immediately, stop and check with the Otwarte Circle team.

And if something sounds almost too good to be true - even if the person on the telephone makes it sound wonderful - don't make the decision while you're on the phone.

Have someone you trust help you look at it before making a change.

One last time

Medicare Open Enrollment is October 15 through December 7.

For you: Please don't change your coverage without talking with us.

STOP. HANG UP. CHECK.

You deserve to have clear information and support when making decisions about your Medicare coverage. The goal is to help you stay informed, supported, and protected.

You don't have to navigate Medicare alone.

Ask for help whenever you are unsure. You do not have to make these decisions alone.

Thank you.

Cindy, Nonah, and Teran