

## Medicare Enrollment Season is Coming: Four Things to Know About Medicare Coverage in 2019

Every year brings changes to Medicare coverage and costs. Below eHealth describes four significant changes to be aware of as we enter the Medicare Annual Enrollment Period (AEP) for 2019 coverage.

- **Premiums for prescription drug plans (Medicare Part D) are dropping.** For the second year in a row, the average basic Part D premium is projected to fall, from \$33.59 in 2018 to \$32.50 in 2019, according to the Centers for Medicare & Medicaid Services (CMS). Many people on Medicare who shop each year can lower monthly costs even further. A recent analysis found that customers purchasing Part D plans through eHealth between October 15 and June 25, 2018 paid an average monthly premium of \$28, considerably less than this year's national average.
- **Extra open enrollment opportunities are coming for 2019.** Medicare's Annual Enrollment Period (AEP) for 2019 coverage will again run from October 15 through December 7, 2018. During this period, beneficiaries can switch plans – for example from Original Medicare to Medicare Advantage, or vice versa; from one Medicare Advantage plan to another; or from one Medicare Part D (prescription drug) plan to another. But there will also be an Extended Medicare Open Enrollment Period in 2019 from January 1 through March 31, 2019, giving beneficiaries another chance for a do-over.
- **Look for some Medicare Advantage plans to provide new benefits in 2019.** Benefits offered under some Medicare Advantage plans will be changing next year. Medicare Advantage plans are offered through private insurance companies and provide you with the benefits offered by Medicare Parts A and B ("Original Medicare"), often with additional perks such as dental care, some vision or hearing coverage, and fitness benefits. According to eHealth's analysis, more 2019 Medicare Advantage and D-SNP plans will offer coverage for things like transportation to the doctor's office (37 percent of plans versus 28 percent in 2018) and meals at home when you return from a hospital stay (50 percent of plans versus 31 percent in 2018).
- **Medicare Cost Plans are being eliminated in 15 states, plus Washington, D.C.** While this only affects around 550,000 people dispersed in 15 states, beneficiaries should double check to see if they are in one of these plans. If your Medicare Cost Plan is going away, make sure to take full advantage of your enrollment opportunities to get the replacement coverage you'll need for 2019. Medicare Cost Plans are being eliminated in Arizona, California, Colorado, Florida, Illinois, Iowa, Maryland, Minnesota, Nebraska, North Dakota, New York, South Dakota, Texas, Virginia, Wisconsin, and Washington D.C.