



Subject: Medicare Open Enrollment for 2020

Medicare's annual Open Enrollment period began on October 15, 2019, and ends on December 7, 2019.

During this time, you will face many choices regarding the delivery of your hospital, physician, and medical equipment benefits. As such, it's important to understand your options and to note recent changes that may affect your Medicare enrollment decisions.

Know Your Options

During Open Enrollment, you can make the following changes:

- Switch from Original Medicare to Medicare Advantage (If switching to a Medicare Advantage plan, first verify that your physicians and hospitals are in your provider network.)
- Switch from Medicare Advantage to Original Medicare
- Enroll in a different stand-alone Part D prescription drug plan (Be sure to confirm that your prescriptions are on a Part D plan's drug list and that the plan works with your pharmacy.)
- Enroll in a different Medicare Advantage plan

Please note: All choices made during the Open Enrollment period will take effect on January 1, 2020.

Important Changes

Here are four recent changes to be aware of during the enrollment process.

1) **Medicare has revamped its [Plan Finder Tool](#).** First, you must create a "My Medicare Account" to personalize your search. Information about prior prescription drug use was not transferred from the old tool to the new one. But there is a new feature that should calculate total out-of-pocket expenses. Because the tool's redesign and the additional features are so new, however, all State Health Insurance Assistance Program volunteers may not be fully trained on how to use it.

2) **Due to a change in federal law, Medicare Advantage plans may offer more supplemental benefits.** Supplemental benefits are those not offered by Original Medicare and often include popular additions such as dental and vision care and gym memberships. Medicare Advantage plans may target individuals with specific medical conditions or may offer social supports for chronic illnesses; however, their availability and cost will vary by geographic location.

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3) Under the Affordable Care Act, the Part D coverage gap (the “donut hole”) closed in 2019. The coverage gap is the third coverage phase of Part D, between initial and catastrophic coverage.

- In 2020, the initial Part D coverage phase will end when your out-of-pocket prescription costs total \$4,020.
- If you fall into the coverage gap, you will pay 25 percent of the cost of brand-name and generic drugs.
- The catastrophic phase threshold for 2020 is \$6,350.

4) Medigap Plans C and F will not be available after December 31, 2019.

- Medigap plans (i.e., Medicare Supplement plans) cover the cost-sharing gaps in Original Medicare and cannot be used with Medicare Advantage plans.
- Medigap Plan G is considered the best alternative to Plans C and F.
- Please note: If you had Plan C or F prior to December 31, 2019, you will be “grandfathered in” and may keep either plan.

Questions?

Additional information on Medicare open enrollment for 2020 is available at [Medicare.gov](https://www.medicare.gov). As always, feel free to contact our office with any questions.