



Dates to Remember For 2013 Medicare Coverage

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Each year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. This annual enrollment period is called Open Enrollment and takes place from Oct. 15 through Dec. 7. The changes that you make during this enrollment period will take effect on Jan. 1, 2013.

Here's what you can do during this time:

- Change from Original Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage, or visa-versa.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.
- Drop your Medicare prescription drug coverage completely.

Jan. 1 through Feb. 14 is a "dis-enrollment" period that allows Medicare Advantage participants to return to Original Medicare and a standalone Medicare Part D plan. Here's what you can do during this time:

- If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. Your Original Medicare coverage will begin the first day of the following month.
- If you switch to Original Medicare during this period, you will have until Feb. 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your

prescription drug coverage will begin the first day of the month after the plan gets your enrollment form.

During this period, you **cannot** do the following:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Prescription Drug Plan to another.
- Join, switch or drop a Medicare Medical Savings Account Plan

Alton Memorial Hospital and OASIS sponsor the Senior Health Insurance Program (SHIP) through the Illinois Department of Insurance. This free and confidential service is available to any senior or person with disabilities who has questions or problems with Medicare or health insurance. Call 1-800-392-0936 to schedule a one-on-one appointment with a SHIP certified counselor.