

TrustMedicare.com Issues Urgent Reminder to 65 Million People on Medicare: Review Coverage by Dec. 7 AEP Deadline

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[TrustMedicare.com](https://www.TrustMedicare.com), an information resource for Medicare consumers,

today issued an urgent reminder to the

over 65 million Medicare beneficiaries to review their existing Medicare plans by end-of-day Wednesday, December 7th. Medicare beneficiaries are encouraged to make sure their Medicare plan in 2023 will continue covering their primary doctor, specialists, hospitals, labs, pharmacies, and all current medications.



Overview of TrustMedicare's AEP Deadline Reminder:

- Medicare AEP Deadline in 2 Days (End-of-day, Wed., 12/7/22):

Medicare's (AEP) Open Enrollment Period ends Wednesday, December 7th at 11:59 PM. During Medicare AEP (October 15th to December 7th) people on Medicare can: (A) Enroll in a Medicare Advantage plan from Original Medicare; (B) Return to Original Medicare from a current Medicare Advantage plan; (C) Change from one Medicare Advantage plan to another; or (D) Enroll in, drop, or change a stand-alone Medicare Part D prescription drug plan.

- Expect Long Wait-times For Licensed Medicare Agents:

Although an annual review of an individual's Medicare coverage options generally takes 15 to 30 minutes, expect wait times of greater than 30 minutes with larger Medicare brokers and Medicare carrier call centers. In order to help the licensed Medicare insurance agent assist you, TrustMedicare.com recommends making a list of current medications and preferred doctors, specialists and hospitals before calling.

- Medicare Plans Change Every Year:

Medicare Advantage and Medicare Prescription Drug Plans (Part D) are allowed to make changes each year to their costs (deductibles and premiums), geographic coverage areas, doctor and hospital networks, pharmacies, and what medications they cover. Wednesday, December 7th is the last day when all Medicare enrollees can change their Medicare Advantage or [Prescription Drug plans for 2023](#).

- Medicare Advantage Plan Selection is Not a Problem for Most Medicare Beneficiaries:

In 2023, Medicare beneficiaries have an average of 43 Medicare Advantage plans to choose from (up from 38 in 2022), of which 89% include prescription drug coverage (MA-PD). 58% of Medicare Advantage plans are an HMO, 40% are a local PPO, and the balance including private fee-for-service plans is 2%. The largest Medicare Advantage carriers by geographic coverage area include: Humana (2,860 counties), UnitedHealthcare (2,709 counties), Blue Cross Blue Shield (2,466 counties), CVS Health (1,978 counties), Centene (1,739 counties), Cigna (581 counties), and Kaiser Permanente (116 counties).

- Last Chance to Review Annual Notice of Change from Your Existing Medicare Insurance Plan: For Medicare beneficiaries who participated in a Medicare Advantage or Prescription Drug Plan (Part D) in 2022 should have received an Annual Notice of Change Notice (ANOC) in the mail last fall. This notice details all the changes to coverage for 2023. Medicare agents recommend everyone review this update to and to check if your doctors are still in-network and make sure your prescriptions are on the plan's list of covered drugs, or "formulary" for 2023. Make sure your review your Medicare plan's deductible and any other out-of-pocket costs factor into total costs. For those satisfied that their current Medicare plan continue to afford the same quality healthcare, they will generally be automatically enrolled and there's nothing further to do.

To review the full Medicare AEP Deadline Alert or [compare Medicare Advantage plans](#) with an independent licensed insurance agent, visit: <https://www.trustmedicare.com>

About TrustMedicare.com

TrustMedicare.com provides objective information and insights for Medicare-eligible consumers regarding Medicare, Medicare Advantage Plans, Medicare Prescription Drug Plans, Medicare Supplement Plans, and other personal finance and lifestyle topics. TrustMedicare.com also helps Medicare-eligible consumer find Medicare advantage plans; find local Medicare agents; and find the best Medicare Supplement insurance plans. TrustMedicare.com is a non-Government entity.

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