

Get The Most Out of Medicare's 2023 Annual Open Enrollment

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The Annual Medicare Open Enrollment begins October 15 and runs through December 7 (2023). During this time

New to

New to

And Confused?

New to Medicare and Confused?

seniors are given a singular opportunity to reassess their coverage and consider options for 2024.

"Even if you are happy with your current Medicare plan, it generally pays to review your plan during <u>Medicare Annual Open Enrollment</u>," explains Jason Rubin an independent insurance agent, with Jason Rubin Insurance Services, located in Woodland Hills, CA.

"Medicare plans can change and so can your healthcare needs and preferences," shares Jason Rubin, President of Jason Rubin Insurance Services LLC a proud member of (AAMSI), the American Association for Medicare Supplement Insurance, a national trade organization. "Medicare's Annual Open Enrollment is generally the best time to review and get ready for the next year. But act early because local Medicare insurance professionals are busiest during this time of the year."

More than half (51%) of American seniors will be enrolled in Medicare Advantage plans in 2023

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Jason Rubin Insurance
Services is the right choice
for those confused about
their Medicare choices. They
offer personal one-on-one
help for all those needing
professional assistance."

Iason B. Rubin

according to (AAMSI) That's up from 19% in 2007. "The average Medicare beneficiary in 2024 can have 40 or more local Medicare Advantage plans to choose from, "That's the largest number of options ever and a reason to consult a local Medicare professional." Getting better Medicare plan coverage and lowering costs are the primary reasons to take advantage of the yearly plan review opportunity. "If you miss the December 7th deadline, you'll most likely have to wait a full year before you can make changes to your plan coverage," explains Rubin.

Here are three important things every Medicare beneficiary can do during Medicare's Annual Open Enrollment Period:

- 1. Review Your Plan Notice. Be sure to read notices you receive from your Medicare plan about changes for next year. Especially look for changes that can impact coverage for drugs you take.
- 2. Think Ahead for 2024 Needs. Consider any health changes that took place in 2023. Think ahead for what health conditions might need addressing in the year ahead. Will another Medicare plan offer better coverage options? Can you reduce costs by choosing another plan?
- 3. Ask About New Benefits That May Be at no cost. A significant number of Medicare plans now offer dental and vision benefits. Some offer free gym or health club benefits. These are valuable no-cost benefits, but the terms and provisions can vary from one plan to another.
- 4. Annual Notice of Change Notice. This is a letter that every Medicare recipient receives that explains changes in Medicare Advantage Plans and Medicare Part D Prescription Drug plans. It's important each Medicare recipient read the "ANOC" letter carefully as changes to costs, and benefits could change if you stay in the same plan for 2024. It's also important to note that the Annual Notice of Change does NOT apply to Medicare recipients enrolled in a Medicare Supplement plan, as they are not federally standardized.

"Medicare's Annual Enrollment only lasts 54 days a vital time period to review and make decisions that last a full year," shares Rubin. For a no-cost review and comparison of 2024 Medicare plans available locally call Jason Rubin at (877) 777-7892.

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