

NEWS FROM SHINE: January 2023

What if I missed the Medicare Open Enrollment Period?
Can I still make a change to my 2023 coverage?

The MA Open Enrollment Period occurs each year from January 1 through March 31, and it is only available to people who are enrolled in a Medicare Advantage plan as of January 1st, 2023. One change can be made during this period, which will take effect the first of the month following the month you enroll. For example, if you switch to a new Medicare Advantage Plan in February, your new coverage begins March 1.

Changes that can be made during this period include switching to:

- a different MA plan with drug coverage;
- a different MA plan without drug coverage;
- Original Medicare and a Part D plan; or
- Original Medicare without a Part D plan.

This is an opportunity to make a change if you find your coverage is not working for you; for example, one of your doctors no longer accepts your plan.

Other news:

- For those with Prescription Advantage or “Extra Help”; these programs help with paying for your prescription drugs. They also offer a Special Enrollment Period allowing you to change your prescription drug plan if needed, outside of Open Enrollment.
 - Those with Prescription Advantage can do this only once each year.
 - Those with “Extra Help” can change once each quarter.
- The Massachusetts Medicare Savings Program pays your monthly Part B Premium that is deducted from your Social Security income. The 2023 monthly Part B premium will be \$164.90. You will also be eligible for Extra Help from Social Security mentioned above to help pay your prescription drug costs. You may be eligible if your income and assets are at or below these values. These figures may change in early 2023 visit our website. www.shinema.org to get the latest information

○ Individual	Gross Income: \$1,984/month	Assets: \$16,800
○ Couple	Gross Income: \$2,518/month	Assets: \$25,200

SHINE (Serving the Health Insurance Needs of Everyone) funded through the federal agency, Administration for Community Living and administered through the Massachusetts Executive Office of Elder Affairs. Certified counselors are available to assist you with questions about Medicare. Our services are free and unbiased: we are available to discuss **all options** related to Medicare and additional coverage, and we do not sell any plans.

To make an appointment; call the Senior Center at (508)634-2208 or the Regional SHINE Office at 508-422-9931. Outside of Central Mass call 1-800-243-4636, press option 4. A certified SHINE counselor will return your call. Counselors assist clients through in-person appointments, phone, video conferencing (such as Zoom or FaceTime), email, or postal mail. We also offer excellent resources online through our website at www.shinema.org, our Medicare 101 webinars, and our Facebook page: [SHINE Central MA](#).