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DEPARTMENT OF INSURANCE



Pete Ricketts, Governor

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Medicare Advantage Open Enrollment Period

Lincoln, NE (January 14, 2020) – Medicare Advantage Open Enrollment is happening now. This is a one-time opportunity, between January 1 and March 31 every year. If you have a Medicare Advantage Plan, you may switch from your current plan into another Advantage Plan or switch into Original Medicare and pick up a Part D prescription drug plan, if you choose. Changes made during this time are effective on the first of the following month.

Medicare Advantage plans are the alternative to Original Medicare with a supplement. Medicare Advantage plans are usually structured as HMOs or PPOs, meaning there is a network of providers that you need to use. When using the Advantage plan, you will have copays for each service up to a set maximum out-of-pocket, which can be \$3,500 - \$10,000, depending on the plan. Medicare Advantage plans do offer extras, such as dental, vision and hearing coverage. Many Advantage plans are also offering additional benefits such as gym memberships or an allowance on over-the-counter medications.

If you have questions about your coverage or would like help to compare your current plan to your other options, you may contact the Nebraska Senior Health Insurance Information Program (SHIIP), a division of the Nebraska Department of Insurance, at 1.800.234.7119 to receive confidential and unbiased Medicare information.

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Nebraska Senior Health Insurance Information Program (SHIIP) is part of a national, federally-funded network that offers free, unbiased counseling and educational services. Nebraska SHIIP helps seniors and people with disabilities make informed decisions about Medicare and related health insurance. With over 370 volunteers across the state, Nebraska SHIIP is coordinated by the Nebraska Department of Insurance.

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