



Medicare

jumpstart toolkit

Dear Medicare Beneficiary,

Medicare Open Enrollment is the time for you to make sure you are ready for next year — no surprises.

- Know what insurance you currently have.
 - Gather all your insurance cards to make sure you know what you've got.
- Discover what's changing for next year.
 - This jumpstart toolkit includes an envelope so you can keep important notices you receive. If you did not get a notice of changes, call your insurance company and ask for it.
- Find out your options and rights.
 - You can use the Medicare website at www.medicare.gov to create a personal account and use the Plan Finder tool. Your options depend upon the insurance you have now.
- Know how to take action.
 - Our SHIBA Medicare webpages have great, short videos and information to guide you.
- Check to be sure you're not paying too much!
 - Medicare Part B is going to cost even more in 2026. See if you qualify to get help paying for Medicare so you can get that money back in your Social Security check - it's easy to apply for support.

We hope you find the jumpstart toolkit helpful as you navigate Medicare Open Enrollment.

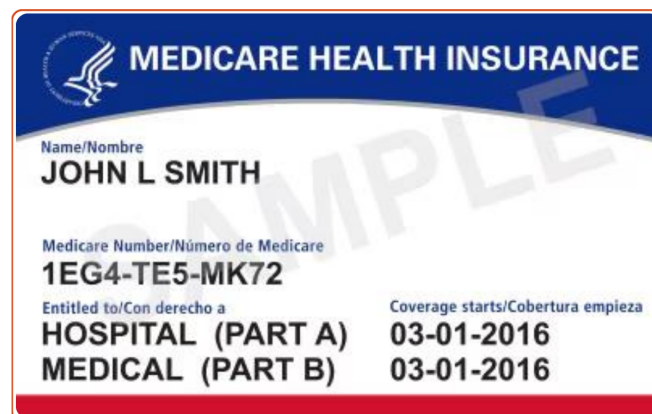


Match your health & Medicare cards

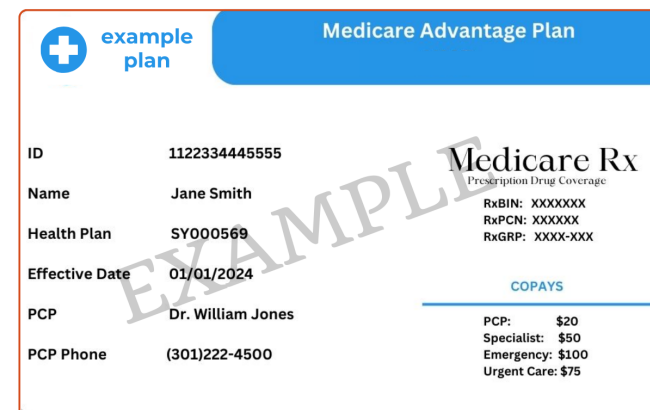
“Which cards do you have?”



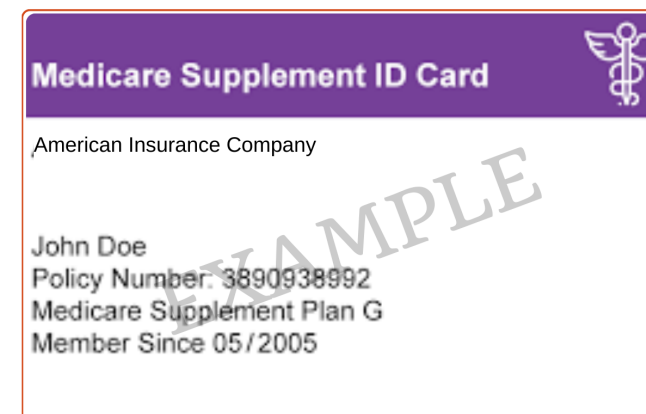
Medicare



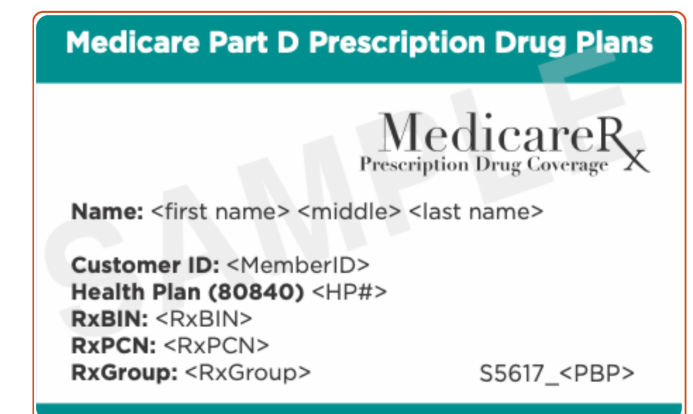
Medicare Advantage



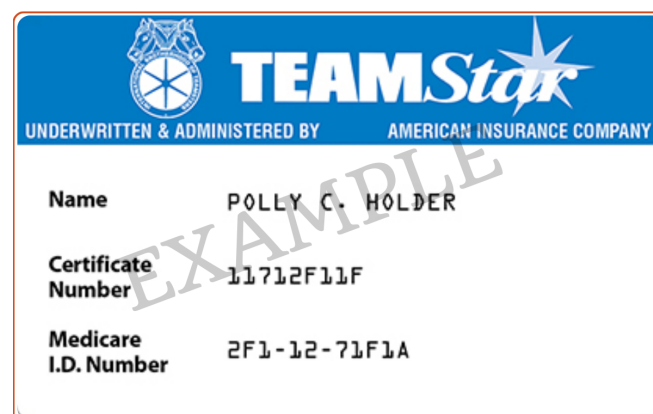
(Medigap)
Medicare Supplement



Medicare Part D



Employer Plan



Apple Health



Dental/Vision

If you have these,
place them here



Place your cards here on the mat

**note: these are examples cards!*



Chart out

What's Changing in your plan?

Name of your plan: _____

**wait! Is your plan ending on December 31st?*

Is it
changing?

How is it changing?

Providers

☐

Y/N

Drug coverage

☐

Y/N

Copay

☐

Y/N

Deductible

☐

Y/N

Premiums

☐

Y/N

Other: (ie: you lost coverage)

☐

Y/N

If you selected Yes,
goto handout 6!

Do you want
a new plan?

☐

Yes

☐

No

Notes:

Are there any big concerns you'd like to be SURE to remember?

.....



understanding

Your Options

depends on your current coverage

"What's your
current coverage?"



Let's figure out where you're at.



Medicare Part D + Medigap

Original Medicare (OM) includes:

- Part A - *hospital insurance*
- Part B - *medical insurance*

*You also have a Medicare Part D (Rx) drug plan and a Medigap plan!

This is my
current plan

☐

Medicare Advantage/ Prescription Drug Plan

Medicare Advantage (MA) includes:

- Part A - *hospital insurance*
- Part B - *medical insurance*
- Part D - *prescription drug coverage*

*Some MA plans may include dental, vision, and hearing benefits.

This is my
current plan

☐

Medicaid — Apple Health

Medicare pays first. Your Apple Health (ProviderOne) pays second.

*You might have a special Medicare Advantage plan for dual-eligible people.

This is my
current plan

☐

Employer Group Plan

Medicare pays first. Your Retiree Plan pays second.

*Get plan details from your former employer.

This is my
current plan

☐

Next Step:

Find the corresponding color-coded handout to learn more about your options!



Medicare Part D + Medigap

During Medicare Open Enrollment
Period (Oct. 15 - Dec 7)

You have two options:

a

- Change your Medicare Part D Prescription Drug Plan.

b

- Leave Original Medicare and enroll in a Medicare Advantage plan in your county.

There are lots of important details!

- Use the Plan Finder tool on the Medicare website at www.medicare.gov.



What's next?

[Insurance.wa.gov/medicareOEP](https://insurance.wa.gov/medicareOEP)



We have videos here to help!



Medicare Advantage/ Prescription Drug Plan

During Medicare Open Enrollment
Period (Oct. 15 - Dec 7)

You have two options:

a

- Leave Medicare Advantage and enroll in Original Medicare.
 - Choose a Medicare Part D plan.
 - Enroll in a Medigap plan.

b

- Switch to a different Medicare Advantage Plan in your county.

There are lots of important details!

- Use the Plan Finder tool on the Medicare website at www.medicare.gov to compare plans!



What's next?

Insurance.wa.gov/medicareOEP



We have videos here to help!



Medicaid — Apple Health

During Medicare Open Enrollment
Period (Oct. 15 - Dec 7)

You have two options:

a

If you have Original Medicare

- Change your Medicare Part D Prescription Drug Plan.

b

If you have a Medicare Advantage/Prescription Drug Plan

- Switch to another Medicare Advantage/Prescription Drug Plan.

There are lots of important details!

- Use the Plan Finder tool on the Medicare website at www.medicare.gov.



What's next?

Insurance.wa.gov/medicareOEP



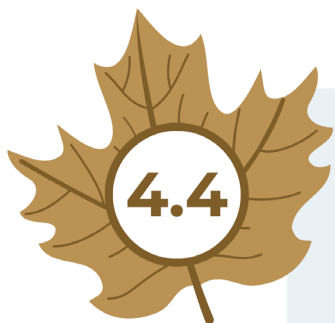
We have videos here to help!



You have to take action to
keep Apple Health!

Important
note for you!





Employer Group Plan

Know your plan's open enrollment window.

It might not be
(Oct. 15 - Dec 7)

You should probably stay with your Employer Group

a

Your group may offer more than one option.

- Check out the options.

b

You could leave your group and choose a commercial market plan.



Things to keep in mind

- It might be best to stay with your retiree group.
- Get help from your employer, union or health plan to compare.



What's next?

Insurance.wa.gov/medicareOEP



We have videos here to help!



If you drop your retiree group plan, you most likely cannot go back later.
Check with your plan first!

**Important
note for you!**





Create a Medicare online account



Create an account!
It saves your
information
for later!

Make updates each year or as needed

Store your drug list

Quickly compare drug plans

Get personalized results

Pro Tip

You can store your Medicare
online account information here.

Keep this page safe!

Username:

Password:

**you'll
see
this**



Create an account

Medicare.gov

Enter your Medicare information

MEDICARE NUMBER

MONTH

YEAR



Name/Nombre
JOHN L SMITH

Medicare Number/Numero de Medicare
1EC4-TES-MK72

Enrolled to/Covered by
HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Comienza cobertura
03-01-2016

03-01-2016

**you'll
need
this**





Benefits of using

Plan Finder

Helps you compare different Medicare plans!

**"I can compare
my choices!"**



Compare your health plan options:

Medicare Advantage plans & Medicare Part D prescription drug plans.



Get personalized cost estimates

Enter your medications and preferred pharmacies.



See plan benefits & details

How much you pay for things like vision, dental and hearing.

Provider networks, rules about prior authorizations, referrals and more.



Learn more

Read the Evidence of Coverage document.

Notes:

Are there any big concerns you'd like to be SURE to remember?

Medicare.gov



Get ready to **Take action**



What's next?

[Insurance.wa.gov/medicareOEP](https://insurance.wa.gov/medicareOEP)



We have videos here to help!



Have this stuff ready:

- **All** your cards—Insurance & Medicare cards.
- Your online Medicare account login information.
- A list of your Rx drugs + your dosage info.
- **ANY** Medicare mail you have received.
- A list of your health care providers.
- Your pharmacy name & location.



Medicare Savings Program – *Extra Help*

It can be tough to pay bills every month.

However, many people are saving money — \$185/month or more — because they took advantage of a state program that helps seniors and people with disabilities.

- Under the Medicare Savings Program, the \$185 Medicare Part B premium stays in your Social Security check each month. There are also programs that pay the Medicare deductibles, coinsurance and copays.
- *Extra Help* is for Medicare Part D – the prescription drug benefit. You pay much less for every prescription you take. This works if you have a Medicare Advantage plan or Original Medicare.

Get started now

- You can complete the application online in about 15 minutes. If you don't know how to use a computer or you'd like to better understand the process, a local SHIBA volunteer can help you.
- To have an application mailed to you, you can call the Health Care Authority at 1-800-562-3022, extension 16129.

Here's a look at the guidelines for people with limited monthly income.



How many people?	How much monthly income?
Single person	\$1,820
Married couple	\$2,453

- You qualify based on income – your assets or resources don't count.
- There is no 'estate recovery' like some Medicaid programs.
- You can apply any time during the year – not just during the Open Enrollment.

Important
note for you!

