



# Gearing Up for Medicare Open Enrollment I

# Materials

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- PowerPoint presentation.
- Workbook.

# Overview

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## Section I: Tools & Rules

- Gearing up for Medicare Open Enrollment
  - 2026 updates

## Section II: Counseling session

- Prep, Listen, Reflect
- STARS

## Section III: OE fraud prevention

## Section IV: Conclusion

# Learning outcomes

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- A clear understanding of the Medicare changes for 2026,
- Enhanced skills in using new knowledge & relevant tools, and
- Improved communication strategies for effectively counseling Medicare beneficiaries

# Section 1: Tools & rules

## Gearing up for Open Enrollment

# Medicare annual Open Enrollment Period

Annual Open Enrollment Period  
Oct. 15 – Dec. 7

Who Is It For?	What Beneficiaries Can Do	When Does Coverage Start?
Anyone who is enrolled in Medicare Parts A and/or B, including those who may already be enrolled in a Medicare Advantage or Part D plan	<ul style="list-style-type: none"><li>• Change from original Medicare to a private Medicare Advantage plan</li><li>• Change from Medicare Advantage to original Medicare</li><li>• Join, drop, or switch Part D drug plans</li><li>• Switch Medicare Advantage plans</li></ul>	Jan. 1

# Key information

September 2025	Beneficiary receives the Annual Notice of Change ( <b>ANOC</b> ) from their Medicare Advantage or Part D plan
October 15 to December 7, 2025	Beneficiary needs to compare their current Medicare health or drug coverage with options for 2026. They might be able to save money, get better care, or extra benefits. <b>Medicare.gov/plan-compare</b>
January 1, 2026	New coverage begins if changes are made. If a beneficiary kept their existing coverage and their plan's costs or benefits changed, those changes also start on this date.
January 1 to March 31, 2026	If a beneficiary has a Medicare Advantage plan, they can change to a different MA plan or switch to Original Medicare and join a stand alone drug plan. Any changes will be effective the first day of the month after the plan gets their change request.

# Notices & Plan Documents to Review

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- Annual Notice of Change (ANOC) – mailed by Sept 30
- Evidence of Coverage (EOC) – detailed plan document
- Explanation of Benefits (EOB) – monthly summary, not a bill
- Mid-year notices about provider or formulary changes
- Network change notices: Sent at least 30 days before effective date



# Share your experience!

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Reflect on your counseling during previous OEPs:



- What challenges did you face?
- How did you overcome them?

New in 2026

# New Medicare eligibility restrictions

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- U.S. citizens
- Lawful permanent residents (green card holders)
- Cuban and Haitian Entrants
- Citizens of certain Pacific Island nations with special U.S. agreements (known as Compact of Free Association (COFA) migrants)

# Original Medicare: prior authorization

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- WA is part of the WISeR Model (Wasteful & Inappropriate Service Reduction) pilot
  - Certain Original Medicare services will require prior authorization (WB p. 18-19)
  - Excludes any services that would pose serious risk if delayed
- SHIBA volunteers are not expected to counsel on this

# Part D & creditable coverage

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When talking to beneficiaries with employer coverage:

- Ask about the Notice of Creditable Coverage
- Not all employer drug coverage is creditable
- Explain why it matters
- Remind them to check with their employer each year

Encourage them to read the notice carefully and make enrollment decisions based on that year's coverage.

# Part D benefit

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- Deductible phase: Up to \$615
- Initial coverage: 25% coinsurance until \$2,100 OOP reached
- Catastrophic phase: No cost-sharing after reaching OOP maximum
- Insulin: Max cost = \$35
- Vaccines recommended by ACIP: No cost-sharing or deductible

# Medicare Prescription Payment Plan (PPP)

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- Allows monthly capped payments instead of upfront pharmacy costs
- All plans must offer it; automatic re-enrollment starts in 2026
- Best for enrollees with high drug costs early in the year
- Extra Help may still be a better option for low-income beneficiaries

# Share your experience!

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What factors do you prioritize when counseling someone about their prescription drug options?



## Section II: Counseling session

# Preparing for a counseling session

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## **Case:**

Robert, age 62, is on Medicare due to disability and lives in ZIP code 98117. He is married, has a monthly income of \$3,200, and does not qualify for a Medicare Savings Program (MSP).

Robert's main concerns are finding a new primary care provider, accessing chiropractic services, and obtaining dentures.

# Counseling session

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## Video

Transcript (Workbook p. 34-45)

Counselor feedback form (Workbook p. 47)

# Counseling session: critique & coaching

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What did counselor do well?	What can counselor do better next time?
<ul style="list-style-type: none"><li>• Relational</li><li>• Technical</li></ul>	<ul style="list-style-type: none"><li>• Relational</li><li>• Technical</li></ul>



Checklist

# STARS: Beneficiary Contact Form (BCF)

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Workbook:

- STARS BCF activities p. 48

BCF notes:

- What would you put in your notes for this session?

## Section III: Fraud & Abuse

# Seven Common OEP Fraud Schemes

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## **"New Medicare cards are being issued"**

**Tactic:** Steal Medicare information and defraud Medicare and you

**Action:** Avoid calls from unknown numbers. If answered, hang up immediately.

Medicare is ***not*** issuing new cards and will not call beneficiaries.

**For new beneficiaries:** They'll receive a Welcome to Medicare packet with their card AFTER they enroll in Medicare

# Seven Common OEP Fraud Schemes: Fear

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**"Your Medicare is about to be cancelled, and we need to verify your information"**

**Tactic:** Scam callers use **fear tactics** to steal information

**Action:** If this call is answered, hang up!  
If concerned about coverage or benefits, call 1-800-Medicare or their plan.



# Common OEP Fraud Schemes: Lure

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**"You are pre-approved for a better, cheaper plan"**

**"You are eligible for a refund for overpayment of benefits"**

**Tactic:** Scam callers use **lure tactics** to steal personal information

**Action:** Never give out personal information to unknown entities. If its too good to be true...it probably should be avoided.

# Common OEP Fraud Schemes: Lure

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**"You qualify for free medical supplies"**

**Tactic:** Steal Medicare ID to defraud Medicare and you by offering "free supplies"

**Action:** Hang up on calls like this. Refuse boxes of supplies or return to sender then **report to SMP**  
Check Medicare statements for fraudulent charges

# Common OEP Fraud: "Spoof" Websites

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**What they are:** Fake websites disguised to look like real Medicare enrollment or plan sites

**How they work:** When you click the link, you may be taken to a scammer's site (even outside the US)

**What they steal:** Name, address, date of birth, Medicare ID, and more

**Where it goes:** Directly into the hands of criminals

# Deceptive marketing

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**"Our plan is preferred by Medicare"**

**Tactic:** False tactic to entice plan enrollment

**Action:** Hang up or leave the conversation.  
Medicare and Medicaid DO NOT and CANNOT endorse any plan.

Contact SHIBA or Medicare for plan information

# Deceptive marketing (cont.)

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During the OEP, beneficiaries may encounter TV advertisements, internet ads, and phone calls urging them to switch to a specific plan—often without regard to whether their doctors and pharmacies are included in the plan's network.

# Anti-Fraud Reminders

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- Keep their Medicare card and number secure and share them only with trusted providers or plans.
- Avoid answering unsolicited calls requesting personal or Medicare information.
- Confirm offers or requests directly with Medicare or SHIBA before taking action.
- Refrain from clicking links in emails, texts, or ads claiming to be from Medicare.
- Report any suspected fraud to Senior Medicare Patrol or Medicare without delay.

## Section IV: Conclusion

# Poll 5: Learning outcome

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Do you have a clear understanding of the Medicare changes for 2026?

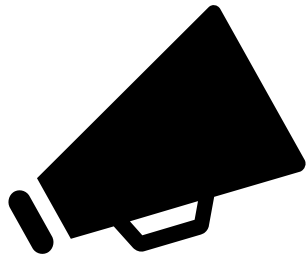
Do you feel better prepared to effectively counsel Medicare beneficiaries during Open Enrollment Period?



# Announcements & resources

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- **1<sup>st</sup> Thursday Lunch & Learn:**  
10/2 11:00 to Noon.
- **From Prevention to Investigation:  
A Complete Fraud Defense Strategy  
by Senior Medicare Patrol**  
Thursday, September 18, 2025,  
12 – 1:30pm  
Register: <https://wa-oic.zoom.us/meeting/register/0ofamxRSRbySATl87Yw68Q#/registration>

# Resources

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## **Medicare Interactive**

Notices of change <https://www.medicareinteractive.org/understanding-medicare/health-coverage-options/medicare-advantage-plan-overview/notices-that-medicare-advantage-and-part-d-plans-must-send-if-they-make-changes-during-the-year>

## **Centers for Medicare & Medicaid Services**

- Fact Sheet: Medicare Prescription Payment Plan Final Part Two Guidance.  
<https://www.cms.gov/files/document/fact-sheet-medicare-prescription-payment-plan-final-part-two-guidance.pdf>
- Guide to consumer mailings from CMS, Social Security, and plans in 2024/2025  
<https://www.cms.gov/medicare/prescription-drug-coverage/limitedincomeandresources/downloads/consumer-mailings.pdf>
- Using Your Medicare Account  
[https://cmsnationaltrainingprogram.cms.gov/sites/default/files/shared/12064\\_Using\\_Your\\_Medicare\\_Account-508.pdf](https://cmsnationaltrainingprogram.cms.gov/sites/default/files/shared/12064_Using_Your_Medicare_Account-508.pdf)