

5 Ways to Prepare for the Medicare Open Enrollment Period



Due to the Inflation Reduction Act, there may be some changes to your healthcare coverage in 2025. Follow these 5 tips to ensure you are informed and prepared for the Medicare Open Enrollment period (October 15 – December 7).

Step 1: Review the materials sent by your current insurance company regarding your plan(s) for 2025.

Carefully read the information to see if there are any changes to your coverage. These might include changes in premiums, formulary adjustments for covered prescription drugs and in-network providers, etc. **If your plans still meet your needs, you are all set.** If your plan has changed, no longer meets your needs or you want to explore other options, review the next steps.

Step 2: Evaluate any new plan information carefully

If your plan has been discontinued, you may be automatically enrolled in a new plan by your insurer. Review the new plan information carefully to see if the coverage and cost make sense for you. If your plan was discontinued but no new plan was provided, you will need to take action to enroll in a new plan for 2025.

Step 3: Read the Aptia Open Enrollment communications

Your Open Enrollment letter and brochure provide useful information, including step by step instructions, screenshots and access to helpful resources is included. Use this guide to plan how you would like to review plan options or changes.

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Step 4: Browse new plan options

If you need a new plan or simply want to look at your options, please update your prescription drug information – this will help with the plan review process and more efficiently direct you to options suited to your needs. Visit the Shop and Compare plan tool (click [here](#)) using your PIN (provided in your Open Enrollment letter) on the Aptia365 website to review options in your area. After comparing plans, you may decide your current plan is still the right plan for you – no action is required. If you find a plan that is a better fit, you can enroll online or reach out for assistance from a benefits counselor.

Step 5: Take action

If you need assistance, schedule an appointment online for a consultation with a licensed benefit counselor (click [here](#)) – they can answer questions, help you review plan options and decide if a new plan better fits your needs.

Aptia is here help – please reach out if you need assistance. You can reach us online, chat or call to speak with a licensed benefits counselor.

