

This tool outlines the Medicare Rights Center resources that are helpful during Fall Open Enrollment. It includes fliers, relevant Medicare Interactive links, and information about switching plans for beneficiaries with limited income and assets.

## Fliers

- [\*\*Difference between Original Medicare and Medicare Advantage Plans\*\*](#)  
This flier outlines the most important distinctions between Original Medicare and Medicare Advantage Plans.
- [\*\*Original Medicare with a Medigap vs. Medicare Advantage\*\*](#)  
This flier outlines how coverage works differently for those with Original Medicare supplemented by a Medigap plan and those with Medicare Advantage Plans.
- [\*\*Comparing Medicare Options\*\*](#)  
This chart provides “yes” or “no” answers to questions about the differences between Original Medicare and Medicare Advantage Plans.
- [\*\*Choosing a Medicare Advantage Plan\*\*](#)  
This flier tells beneficiaries things to keep in mind when changing private health coverage or enrolling into a Medicare Advantage Plan for the first time.
- [\*\*Questions to ask before joining a Medicare Advantage Plan\*\*](#)  
This flier includes a list of questions people with Medicare should ask a Medicare Advantage Plan before they decide to enroll into the plan.
- [\*\*Choosing a Medicare Prescription Drug Plan\*\*](#)  
This flier includes information to help people enrolling into Medicare Part D plans make informed decisions about their drug coverage.
- [\*\*How to Compare Part D plans\*\*](#)  
This chart helps people choosing a new Part D plan to organize their coverage

criteria so they can choose a Part D plan that best meets their needs.

## Medicare Interactive Scripts

- [6 Things to Know about Fall Open Enrollment](#)  
This link includes a checklist of six important reminders for beneficiaries during the Fall Open Enrollment period.
- [Reviewing Prescription Drug Coverage Every Year](#)  
This link explains why it is important for beneficiaries to review their prescription drug coverage every year, and how to review any changes.
- [Medicare Health Coverage Options](#)  
This is a section of Medicare Interactive that outlines different Medicare options and issues for beneficiaries to remember about changing their Medicare coverage.
- [Switching Medicare Coverage](#)  
This link outlines how to switch from a Medicare Advantage Plan to Original Medicare.
- [Changing Medicare Advantage Plans](#)  
This link explains when beneficiaries can switch from their Medicare Advantage Plan to another Medicare Advantage Plan or to Original Medicare.
- [Enrolling in Part D and Changing Drug Plans](#)  
This section of Medicare Interactive instructs beneficiaries on enrolling in and changing Part D coverage. It reminds people of the important issues to consider when choosing a Medicare Part D plan.
- [Changing Part D plans](#)  
This links to specific information to help people with Part D make informed decisions when changing their drug coverage.
- [Part D and Medicare Advantage Special Enrollment Periods](#)  
This links to a chart of all of the Special Enrollment Periods beneficiaries may be entitled to, which could allow them to switch their coverage outside of the Fall Open Enrollment Period.
- [Medicare Advantage Plan Terminations](#)  
This link explains beneficiaries' options if their Medicare Advantage Plan is

## Fall Open Enrollment for Beneficiaries in Low Income Programs

Individuals enrolled in low-income programs (SSI, Medicaid, Medicare Savings Programs, and/or Extra Help) have an ongoing monthly [Special Enrollment Period](#) (SEP). They can enroll in a new Part D or Medicare Advantage Plan at any time during the year.

If you have a client who is newly enrolled into Extra Help but is not enrolled in a Part D plan yet, they can still pay Extra Help copays. This is possible through the LINET program. All the beneficiary has to do is show proof that they are approved for Extra Help (in the form of a Social Security Award letter or a Medicaid card) and they will pay Extra Help copays. This proof is called Best Available Evidence (BAE). Beneficiaries without drug plans or those who are paying inaccurate copays should utilize these tools.

Beneficiaries enrolled into Extra Help will be automatically enrolled into a stand-alone Part D plan if they do not choose one themselves before January 1, 2018. If the plan they were auto-enrolled in does not work for them, they can use their SEP to enroll into a new plan.

If someone with Extra Help is enrolled into a plan that is terminating next year, they should receive a blue notice from Medicare, alerting them that their plan is ending. If they do not choose new coverage before December 31, 2018, they will be automatically enrolled into a stand-alone Part D plan with a start date of January 1, 2019. See script below for more details.

- [Medicare Advantage Plan Terminations \(for people with low-income programs\)](#)

This script explains what options beneficiaries have if their Medicare Advantage Plan is terminating at the end of 2018 and they are enrolled in Extra Help.