



Open Enrollment Checklist for Patients

Medicare Open Enrollment Dates: October 15 – December 7

During this time, you can:

- Stay with your current plan
- Switch from a Medicare Advantage (MA) plan to Original Medicare
- Switch from Original Medicare to an MA plan
- Change from one MA plan to another
- Change your Part D (drug) plan



Questions to Ask Before Choosing a Plan

If you have a retina condition and receive regular care from a retina specialist, it's important to look closely at your options each year.

Ask yourself:

- **Doctors & Hospitals:** Will all of my doctors, hospitals, and surgery centers accept this plan?
- **Medications:** Are all of my drugs covered by the plan I choose? Will I have to try medicines that my insurance plan requires before getting the one my retina specialist thinks would work best (this is called “step therapy”)?
- **Travel:** Do I spend long periods away from home? Will I be covered if I need care in another state?
- **Advice:** Have I asked my doctors and pharmacists what they think about the plan I'm considering?
- **Costs:** How much will I pay for each doctor visit, test, procedure, and medicine? In addition to the plan premium (monthly fee), you may have other costs:
 - **Deductible:** the amount you have to pay before insurance starts paying for covered services
 - **Co-pay:** a set fee for each service
 - **Co-Insurance:** a percentage of the cost of medical services you must pay after meeting the deductible
 - **Out-of-Pocket Maximum:** the total amount you have to pay in a year before the insurer pays 100% of costs

Medicare Checklist

Things Retina Patients Should Know

Original Medicare (with a Medigap plan) often works best for retina patients.

- No step therapy — you can get the treatment your retina specialist recommends.
- More predictable, lower out-of-pocket costs.
- A separate Part D plan is still required to help with the cost of drugs accessed from pharmacies.

Medicare Advantage (MA) may have lower premiums, but:

- Some plans require step therapy.
- Costs for retina drugs can be very high and are not part of Part D prescription drug coverage.
- Switching from MA back to Original Medicare is not always possible, depending on where you live and your budget.

Step Therapy Reminder:

Plans that use step therapy may make you wait for the medication your retina specialist recommends.

Tip: Compare Costs



Look at every dollar that you pay, not only the monthly cost (premium). A plan with a low premium may end up costing more if you need many office visits, tests, or expensive retina drugs. Sometimes a plan with a higher monthly premium may save you money overall.



Where to Get Help

- Visit: www.Medicare.gov
- Call: **1-800-MEDICARE (1-800-633-4227)**
- Contact: **Your State Health Insurance Assistance Program (SHIP) for free local counseling**
- Learn more: www.asrs.org/MedicareOpenEnrollment

Is Your MA Plan Going Away?

If so, you are eligible to switch to Original Medicare and purchase Medigap coverage without underwriting.

Learn more at
asrs.org/MedicareOpenEnrollment