

2024 MEDICARE OPEN ENROLLMENT

Get the health coverage you
need - at a price you can afford.



Medicare Open Enrollment ends December 7

Medicare Open Enrollment, also known as the Annual Enrollment Period, or AEP, takes place from **October 15 to December 7, 2023**. During this time, you can update your plan to better suit your health needs and budget for the following year. These changes will go into effect on **January 1, 2024**.

What changes can I make during Open Enrollment?

During the Medicare Open Enrollment period, if you are already enrolled in Medicare coverage, you have several choices:

- **Change or enroll in Medicare Advantage Plans (Part C)**
- **Change Prescription Drug Plans (Part D)**
- **Return to Original Medicare**

Why should I review my coverage?

Are your combined Medicare Supplement and Prescription Drug Plan premiums over \$200 per month? Have you had a major life event such as divorce, bankruptcy, loss of a spouse or recently moved to a new area? Have you experienced a significant health event in the last 12 months? If so, you should review your options.

Ready to enroll?

Get personalized guidance and recommendations for your healthcare needs. **Call (865) 777-0153** or **visit www.sfgmedicare.com**.

Enrollment Checklist

Review your Annual Notice of Change (ANOC)

Read this document to understand how your plans premiums, coverage, prescription drug formulary and provider network may change.

Review your coverage needs

Consider your health requirements for the coming year. Have your health needs changed? Will you require specific treatments, surgeries, or specialist visits?

Make an updated list of your medications, doctors and specialists

Compile an updated list of your prescription medications, primary care physician and any specialists you see regularly.

Schedule an appointment with a Senior Financial Group Medicare expert

Our team of experts can provide insights into which Medicare plan aligns with your budget and coverage requirements.