

Are you or your relatives on Medicare, a program that covers people over 65 or with certain disabilities? Would you like to save **HUNDREDS OR EVEN THOUSANDS OF DOLLARS PER YEAR on your medicines?** [**WWW.MedicareDrugSavings.org**](http://WWW.MedicareDrugSavings.org)(a nonprofit web site) teaches you about the different types of Medicare plans and how to use a free tool, The Medicare Plan Finder, on www.Medicare.gov to **find the least expensive plan to cover your medicines.**

The many different types of Medicare plans can be confusing. **Medicare A** pays for hospital care. **Medicare B** pays for doctors, outpatient tests and some other services. **Medicare D (Drug) Plans** pay for medicines and requires Medicare A and B to qualify. **Medicare Advantage Plans** pay for doctors, hospitals and other medical bills and takes the place of Medicare, A, B and D plans. **Medigap Plans** help pay for costs not covered by Medicare A and B and is NOT for people on a Medicare Advantage plan.

**Who can sign up for a Medicare D or Advantage plan?** Anyone who is on Medicare A and B.

**Be careful when you sign up for a Medicare D or Advantage plan:**

1. If you have insurance from a previous employer that covers medicines, changing to a new plan might cause you to lose that benefit. You need to be **VERY careful** in that situation**.**
2. Some veterans have coverage through Tricare or the VA that pays for medicines.
3. If you have both Medicaid and Medicare, changing insurance plans may not save you money.
4. Medicare Advantage plans may limit which doctors and hospitals you can use. If you pick the wrong plan, you may have to change your doctor and hospital if you want insurance to pay those bills.

Did you know there are over 40 Medicare D and Advantage plans in the Atlanta area? **Finding the least expensive plan to cover medicines could save you hundreds or thousands of dollars.**

**How can you do this?** Watch the free video on [**http://www.MedicareDrugSavings.org**](http://www.MedicareDrugSavings.org), then go to [**www.Medicare.gov**](http://www.Medicare.gov) and enter your zip code and medicines in the **Medicare Plan Finder**. You will get an estimate of your annual costs for all of the Medicare plans in the area. You can then pick the least expensive plan. If you need more help with this, you can ask a relative to help you or call Georgia Cares at 1-866-552-4464 (option 4) for one-on-one help. You can also request written information and ask general questions by calling 1-800-MEDICARE.

If you are located outside of Georgia, contact the [SHIP program in your state](https://www.medicare.gov/Contacts/#searchresult&searchType=org&stateCode=ALL%7CAll%20States&orgTypeByName=F%7CSHIP%20--%20State%20Health%20Insurance%20Assistance%20Program) for individual counseling on Medicare and other insurance options.

**Open enrollment** (the chance to pick a new plan for next year)is **October 15 – December 7. After December 7, you will have to wait another year to choose a Medicare D or Advantage plan** (there are several exceptions to this).