

Medicare Open Enrollment: Find the Plan That's Right for You

Enroll or change your Medicare plan during open enrollment from October 15 through December 7 each year¹⁻³



Switch from one Medicare drug plan to another if you're in **Original Medicare**

Switch from **Original Medicare** to a **Medicare Advantage Plan**

Join or change to another **Medicare Advantage Plan**, or add a **Part D** drug plan

Join a **Part D** drug plan if you're in **Original Medicare**

Original Medicare (Parts A and B)

People who have received **Social Security benefits for at least 4 months leading up to their 65th birthday** will be **enrolled automatically** in Parts A and B of Medicare at the beginning of their birthday month. People who are not receiving Social Security benefits may enroll **3 months before their 65th birthday**.



Medicare Supplement Insurance (Medigap)

You can buy a Medigap plan within **6 months of enrolling in Part B** or during **open enrollment**. You may also buy a Medigap plan outside of **open enrollment**, but there may be certain limits on your plan.

Medicare Advantage (MA) or Part C

You must enroll in Part A and Part B to join an MA plan. You can enroll or switch MA plans during **open enrollment**. You may also be able to switch MA plans from **January 1 through March 31**, or at other times, including specific circumstances or life events.

Prescription drug coverage (Part D)

You can join a Part D plan when you **first enroll in Medicare**. You can also get started during **open enrollment** and find a Part D plan that fits your needs, even if they changed over the past year.

If you switch from an MA plan to Original Medicare, you will have a chance to add a Medicare Part D prescription drug plan.

Things to consider when choosing a Part D plan

- ✓ Are you happy with your current coverage and out-of-pocket costs?
- ✓ Has your health status or financial situation changed?
- ✓ Do you know your prescriptions and their doses?
- ✓ Review how your plan options compare across:
 - Cost and coverage of your prescriptions, and any restrictions
 - Convenience—does the plan cover pharmacies close to you or offer a mail-order program?

[Learn more about tips for choosing Medicare drug coverage](#)

[Learn more about enrollment](#)

[Learn more about how different plans cover your medicines and your costs](#)

Switching Medicare Plans

Outside of the typical enrollment period, you may make changes to your Medicare Advantage and Medicare drug coverage during Special Enrollment Periods.

A licensed insurance agent can help you find out if you qualify for a Special Enrollment Period based on the situations described [here](#).

Medicare offers resources to help with costs

Extra Help

A Medicare program to help people with limited income and resources pay Part D costs. [Learn more](#) or call **1-800-772-1213**.

State Health Insurance Assistance Programs (SHIP)

Regionalized counseling around Medicare, including eligibility and cost guidance. [Learn more](#) or call **1-877-839-2675**.

Medicare Savings Programs

State-based Medicare programs to help pay for Part A and Part B costs. [Learn more](#).

Understanding the Different Parts of Medicare

Medicare is a federal health insurance program for^{4,5}:

- People age 65 or older
- Certain younger people with disabilities
- People of any age with end-stage renal disease

Part A (hospital insurance)

Part A covers inpatient* hospital stays, care in a skilled nursing facility, hospice care, and some home healthcare.

Part B (medical insurance)

Part B covers certain doctors' services, outpatient[†] care, medical supplies, and preventive services.



Medicare Supplement Insurance (Medigap)

Extra insurance you can buy from a private (also known as commercial) health insurer to help with costs in Original Medicare. You must have Original Medicare to buy a Medigap policy.

Medicare Advantage (MA) or Part C⁵

A type of Medicare-approved health plan from a private company that you can choose to cover your Part A and Part B benefits instead of Original Medicare. It usually also includes Part D prescription drug coverage.

Part D prescription drug coverage⁵⁻⁸

Medicare coverage that helps with the cost of prescription drugs, including recommended vaccines. You can either enroll in a Part D plan in addition to Original Medicare or by joining an MA plan that includes Part D coverage. Most Part D plans charge a monthly fee, called a premium, that can vary depending on the specific plan selected. Typically, a higher premium may offer greater coverage and lower out-of-pocket costs.

Annual Deductible	Initial Coverage	Catastrophic Coverage
You pay up to \$590	You pay up to \$2,000	You pay \$0
<ul style="list-style-type: none">• You pay 100% of drug costs until you meet the deductible, at which time your plan begins covering costs• Costs may vary depending on your plan and associated cost. For example, some Part D plans don't have any deductible	<ul style="list-style-type: none">• After you have met your deductible, you pay 25% of drug costs (known as a coinsurance or copay) and your plan covers the rest• You will continue to share drug costs with your plan until you meet the out-of-pocket cap of \$2,000, including your deductible, in 2025	<ul style="list-style-type: none">• You are responsible up to \$2,000 total in out-of-pocket costs for the entire year• After you have reached the out-of-pocket maximum, you pay \$0 for your medications

*Inpatient refers to when the patient is formally admitted to a hospital as an inpatient with a doctor's order.

†Outpatient refers to when the patient is receiving healthcare services but the doctor hasn't written an order to admit the patient to a hospital as an inpatient.



Medicare Prescription Payment Plan

If you do not qualify for Extra Help and would like help managing your out-of-pocket drug costs, you may benefit from enrolling in the Medicare Prescription Payment Plan (MPPP).

The MPPP may help by spreading out your drug costs, including your deductible, over the year, but works best if you sign up earlier in the year, especially if you anticipate high medication costs.

To learn more information and enroll in the program, contact your prescription drug plan or visit the [Medicare website](#).

Otsuka Patient Support offers dedicated professionals and digital solutions to help make treatment more accessible and provide ongoing support.

For questions about enrolling in Medicare, Otsuka Patient Support may be able to help provide answers.



Call Center

Representatives available to deliver personalized assistance and additional resources.

1-833-468-7852

Monday–Friday, 8 AM–8 PM ET



[OtsukaPatientSupport.com](#)

View educational resources and have your questions answered through a 24/7 chat.

Visit [Insurance Resources](#) for additional education about Medicare and related topics.

References: **1.** Medicare.gov. Joining a plan. Accessed August 28, 2023. [medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan](#) **2.** Medicare.gov. When can I buy a Medigap policy? Accessed September 5, 2023. [medicare.gov/health-drug-plans/medigap/ready-to-buy/when](#) **3.** Kaiser Family Foundation. Enrollment Information for People New to Medicare. Accessed July 29, 2024. [kff.org/faqs/medicare-open-enrollment-faqs/?view=2&topic=579145083](#) **4.** Medicare.gov. Get started with Medicare. Accessed September 5, 2023. [medicare.gov/basics/get-started-with-medicare](#) **5.** Medicare.gov. Parts of Medicare Accessed July 29, 2024. [medicare.gov/basics/get-started-with-medicare/medicare-basics/parts-of-medicare](#) **6.** Medicare.gov. Monthly premium for drug plans. Accessed September 5, 2023. [medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](#) **7.** Medicare Interactive. Filling gaps in Part D coverage. Accessed September 5, 2023. [medicareinteractive.org/get-answers/medicare-prescription-drug-coverage-part-d/medicare-part-d-coverage/filling-gaps-in-part-d-coverage](#) **8.** Centers for Medicare & Medicaid Services. Announcement of Calendar Year (CY) 2025 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies. April 1, 2024. Accessed July 29, 2024. [cms.gov/medicare/payment/medicare-advantage-rates-statistics/announcements-and-documents](#)

