



# At a glance:

1. An envelope for your Medicare mail
2. Match your health plan & Medicare cards
3. Chart out what's changing
4. Your plan options
5. Create a Medicare online account
6. Benefits of using Plan Finder
7. Prepare to take action



[ [www.insurance.wa.gov](http://www.insurance.wa.gov) ]



SHP884-Medicare OEP toolkit-06/2025



# Medicare jumpstart toolkit

## 7 steps to get ready for open enrollment!

[ Preview steps on back of folder. ]





Put all of your  
**Medicare mail**  
in this envelope.



[ We'll talk later about how this helps you. ]

[ *But it's important you save it...* ]





# Medicare

## jumpstart toolkit

---

Dear Medicare Beneficiary,

Medicare Open Enrollment is the time for you to make sure you are ready for next year — no surprises.

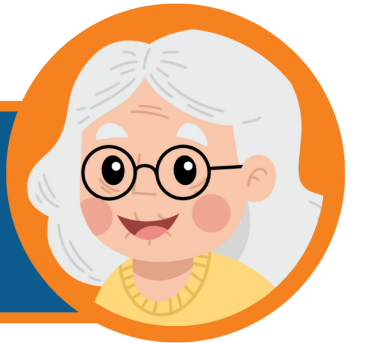
- Know what insurance you currently have.
  - Gather all your insurance cards to make sure you know what you've got.
- Discover what's changing for next year.
  - This jumpstart toolkit includes an envelope so you can keep important notices you receive. If you did not get a notice of changes, call your insurance company and ask for it.
- Find out your options and rights.
  - You can use the Medicare website at [www.medicare.gov](http://www.medicare.gov) to create a personal account and use the Plan Finder tool. Your options depend upon the insurance you have now.
- Know how to take action.
  - Our SHIBA Medicare webpages have great, short videos and information to guide you.
- Check to be sure you're not paying too much!
  - Medicare Part B is going to cost even more in 2026. See if you qualify to get help paying for Medicare so you can get that money back in your Social Security check - it's easy to apply for support.

We hope you find the jumpstart toolkit helpful as you navigate Medicare Open Enrollment.

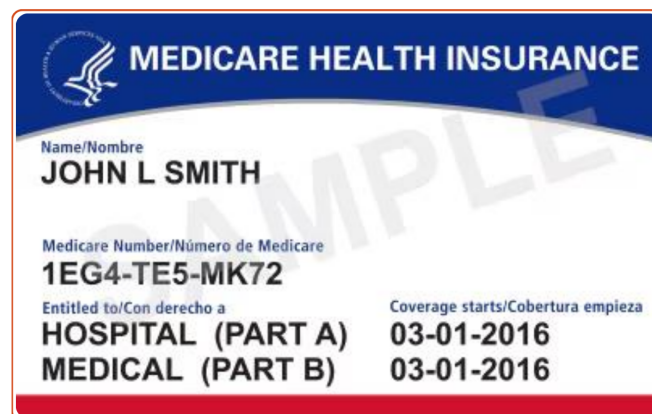


# Match your health & Medicare cards

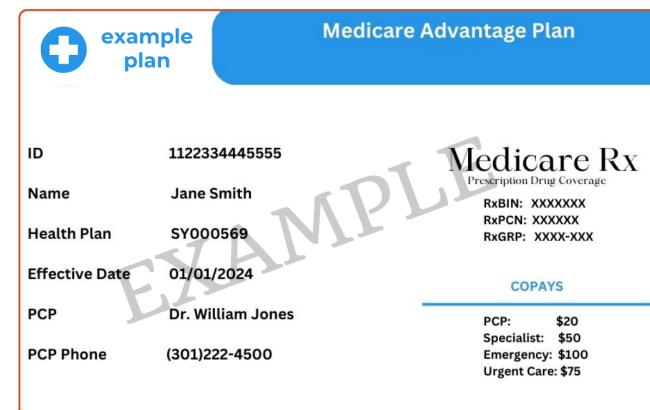
“Which cards do you have?”



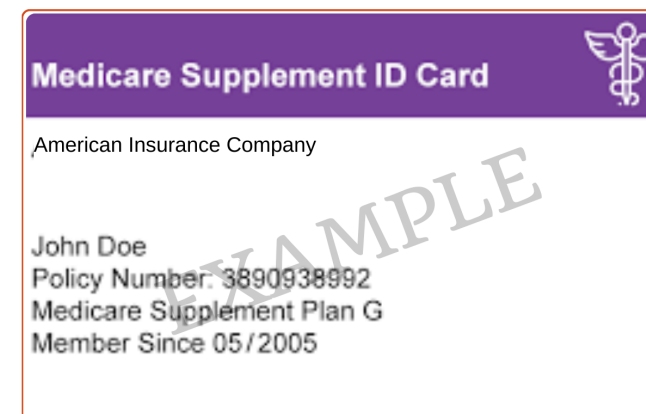
Medicare



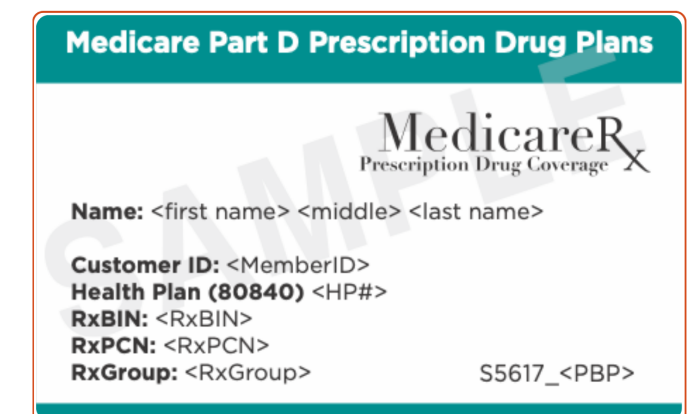
Medicare Advantage



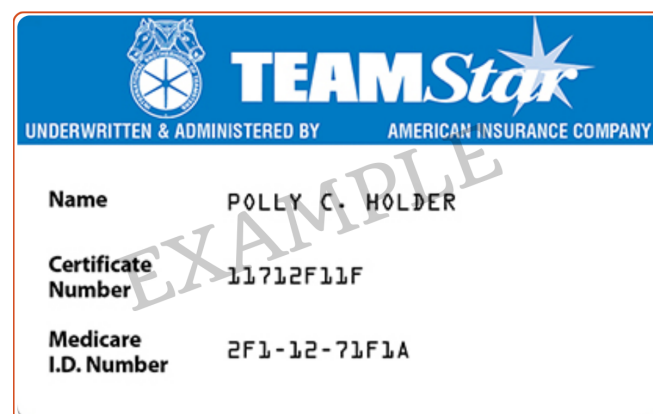
(Medigap)  
Medicare Supplement



Medicare Part D



Employer Plan



Apple Health



Dental/Vision

If you have these,  
place them here



Place your cards here on the mat

*\*note: these are examples cards!*





Chart out

# What's Changing in your plan?

Name of your plan: \_\_\_\_\_

*\*wait! Is your plan ending on December 31st? .....*

Is it  
changing?

How is it changing?

Providers

☐

Y/N

Drug coverage

☐

Y/N

Copay

☐

Y/N

Deductible

☐

Y/N

Premiums

☐

Y/N

Other: (ie: you lost coverage)

☐

Y/N

If you selected Yes,  
goto handout 6!

Do you want  
a new plan?

☐

Yes

☐

No

## Notes:

Are there any big concerns you'd like to be SURE to remember?

.....



understanding

# Your Options

depends on your current coverage

"What's your  
current coverage?"



**Let's figure out where you're at.**



## Medicare Part D + Medigap

Original Medicare (OM) includes:

- Part A - *hospital insurance*
- Part B - *medical insurance*

\*You also have a Medicare Part D (Rx) drug plan and a Medigap plan!

This is my  
current plan

☐

## Medicare Advantage/ Prescription Drug Plan

Medicare Advantage (MA) includes:

- Part A - *hospital insurance*
- Part B - *medical insurance*
- Part D - *prescription drug coverage*

\*Some MA plans may include dental, vision, and hearing benefits.

This is my  
current plan

☐

## Medicaid — Apple Health

Medicare pays first. Your Apple Health (ProviderOne) pays second.

\*You might have a special Medicare Advantage plan for dual-eligible people.

This is my  
current plan

☐

## Employer Group Plan

Medicare pays first. Your Retiree Plan pays second.

\*Get plan details from your former employer.

This is my  
current plan

☐

### Next Step:

Find the corresponding color-coded handout to learn more about your options!



## **Medicare Part D + Medigap**

During Medicare Open Enrollment  
Period (Oct. 15 - Dec 7)

**You have two options:**

**a**

- Change your Medicare Part D Prescription Drug Plan.

**b**

- Leave Original Medicare and enroll in a Medicare Advantage plan in your county.

### **There are lots of important details!**

- Use the Plan Finder tool on the Medicare website at [www.medicare.gov](http://www.medicare.gov).



What's next?

**[Insurance.wa.gov/medicareOEP](https://insurance.wa.gov/medicareOEP)**



We have videos here to help!



## **Medicare Advantage/ Prescription Drug Plan**

During Medicare Open Enrollment  
Period (Oct. 15 - Dec 7)

### **You have two options:**

**a**

- Leave Medicare Advantage and enroll in Original Medicare.
  - Choose a Medicare Part D plan.
  - Enroll in a Medigap plan.

**b**

- Switch to a different Medicare Advantage Plan in your county.

### **There are lots of important details!**

- Use the Plan Finder tool on the Medicare website at [www.medicare.gov](http://www.medicare.gov) to compare plans!



What's next?

**Insurance.wa.gov/medicareOEP**



We have videos here to help!





## **Medicaid — Apple Health**

During Medicare Open Enrollment  
Period (Oct. 15 - Dec 7)

### **You have two options:**

**a**

If you have Original Medicare

- Change your Medicare Part D Prescription Drug Plan.

**b**

If you have a Medicare Advantage/Prescription Drug Plan

- Switch to another Medicare Advantage/Prescription Drug Plan.

### **There are lots of important details!**

- Use the Plan Finder tool on the Medicare website at [www.medicare.gov](http://www.medicare.gov).



What's next?

**[Insurance.wa.gov/medicareOEP](https://Insurance.wa.gov/medicareOEP)**



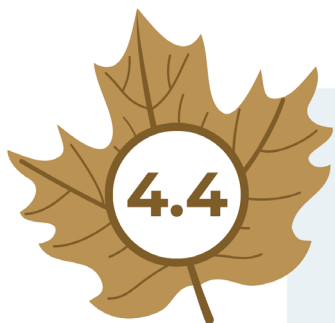
We have videos here to help!



You have to take action to  
keep Apple Health!

Important  
note for you!





## ***Employer Group Plan***

Know your plan's open enrollment window.

It might not be  
(Oct. 15 - Dec 7)

### ***You should probably stay with your Employer Group***

**a**

Your group may offer more than one option.

- Check out the options.

**b**

You could leave your group and choose a commercial market plan.



#### **Things to keep in mind**

- It might be best to stay with your retiree group.
- Get help from your employer, union or health plan to compare.



What's next?

**[Insurance.wa.gov/medicareOEP](https://Insurance.wa.gov/medicareOEP)**



We have videos here to help!



If you drop your retiree group plan, you most likely cannot go back later.  
Check with your plan first!

**Important  
note for you!**





Create a

# Medicare online account

Create an account!  
It saves your information for later!



*Make updates each year or as needed*

*Store your drug list*

*Quickly compare drug plans*

*Get personalized results*

**Pro Tip**

You can store your Medicare online account information here.

*Keep this page safe!*

Username:

Password:

**you'll see this**



**Create an account**

**Medicare.gov**

Enter your Medicare information

MEDICARE NUMBER

MONTH

/

YEAR



Name/Nombre  
**JOHN L SMITH**

Medicare Number/Numero de Medicare  
**1EC4-TES-MK72**

Enrolled to/Covered by  
**HOSPITAL (PART A)**

**MEDICAL (PART B)**

Coverage starts/Comienza cobertura  
**03-01-2016**

**03-01-2016**

**you'll need this**





Benefits of using

# Plan Finder

*Helps you compare different Medicare plans!*

**"I can compare  
my choices!"**



## ***Compare your health plan options:***

Medicare Advantage plans & Medicare Part D prescription drug plans.



## ***Get personalized cost estimates***

Enter your medications and preferred pharmacies.



## ***See plan benefits & details***

How much you pay for things like vision, dental and hearing.

Provider networks, rules about prior authorizations, referrals and more.



## ***Learn more***

Read the Evidence of Coverage document.

### **Notes:**

Are there any big concerns you'd like to be SURE to remember?

**Medicare.gov**





# Get ready to **Take action**



What's next?

**[Insurance.wa.gov/medicareOEP](https://insurance.wa.gov/medicareOEP)**



We have videos here to help!



***Have this stuff ready:***

- **All** your cards—Insurance & Medicare cards.
- Your online Medicare account login information.
- A list of your Rx drugs + your dosage info.
- **ANY** Medicare mail you have received.
- A list of your health care providers.
- Your pharmacy name & location.



# Medicare Savings Program – *Extra Help*

It can be tough to pay bills every month.

However, many people are saving money — \$185/month or more — because they took advantage of a state program that helps seniors and people with disabilities.

- Under the Medicare Savings Program, the \$185 Medicare Part B premium stays in your Social Security check each month. There are also programs that pay the Medicare deductibles, coinsurance and copays.
- *Extra Help* is for Medicare Part D – the prescription drug benefit. You pay much less for every prescription you take. This works if you have a Medicare Advantage plan or Original Medicare.

## Get started now

- You can complete the application online in about 15 minutes. If you don't know how to use a computer or you'd like to better understand the process, a local SHIBA volunteer can help you.
- To have an application mailed to you, you can call the Health Care Authority at 1-800-562-3022, extension 16129.

Here's a look at the guidelines for people with limited monthly income.



How many people?	How much monthly income?
Single person	\$1,820
Married couple	\$2,453

- You qualify based on income – your assets or resources don't count.
- There is no 'estate recovery' like some Medicaid programs.
- You can apply any time during the year – not just during the Open Enrollment.

Important  
note for you!

