**Get Ready for Medicare Open Enrollment Season**

*Free Medicare Open Enrollment Assistance Through FCA*

By Barry Klitsberg, Nassau County Medicare Counselor, FCA

Medicare is a federally run health insurance program for people who are 65 years of age or have collected Social Security Disability for 24 months. It is also available for individuals with permanent kidney failure or Lou Gehrig’s Disease.

If you are not yet collecting Social Security, you have to apply for Medicare during the three month period before your 65th birthday. You may apply for Medicare by calling the Social Security Administration at 1-800-772-1213 or on-line at: https://www.ssa.gov/medicare/. If you are already collecting Social Security, you will receive your Medicare card automatically in the mail.

Medicare beneficiaries have the opportunity to change their current health plan during the yearly Open Enrollment period (October 15 to December 7). Navigating Medicare and choosing a plan that best meets your needs can be tricky. Our health care needs change over time, so you should carefully consider your foreseeable health care needs each year. A plan that worked for us previously may not be the best choice going forward.

As we head into the Medicare Open Enrollment season, it is important for people to read mail from their current health plans to see if there are any changes that might impact them for 2024. You should have this notice by October 1. Plans frequently change their premiums, co-pays, deductibles, and formularies. Providers may leave or be added to a plan’s network. It is important to keep informed about your coverage. The Medicare & You 2024 booklet, which arrives in homes of all eligible for Medicare by late September, contains valuable information about Medicare benefits and a description of changes for next year. Medicare beneficiaries should review their coverage during the Open Enrollment period to determine if their current coverage is still the right one for them.

Medicare beneficiaries who are in a Medicare Advantage Plan (HMO or PPO) and don’t change their plan by December 7th will have an additional opportunity to switch Medicare Advantage plans between January 1 and March 31.

The Medicare website (www.medicare.gov) can help you reevaluate and compare available plans.

**Free Help Available Through FCA**

If you don’t have ready access to a computer otherwise need assistance, Family and Children’s Association (FCA) can help guide you through the process with free help available by calling its Nassau County Health Insurance Information Counseling and Assistance Program (HIICAP) at 516-485-3754. One of our counselors will be happy to assist you. FCA’s HIICAP is a free service that has trained counselors who can provide you with unbiased expertise on what Medicare plan can best meet your individual needs. HIICAP counselors can help you switch plans, in many cases over the phone. In person appointments are also available.

The HIICAP (Health Insurance Information Counseling and Assistance Program) is supported in part by the U.S. Administration for Community Living, Department of Health and Human Services, and the New York State and Nassau County Offices for the Aging.

FCA can help. Answers to your Medicare questions are just a phone call away.

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