

# Medicare

## Annual Enrollment Period is Oct. 15 to Dec. 7

### AAA Can Help You Review Your Medicare Plan Options at No Cost

By Linda Carr

If you're eligible for Medicare, it's time to review your Medicare plan for 2023. Did you know that AAA has a team of Medicare Licensed Advisors who will help you understand all your Medicare plan options, even if you aren't a AAA member?

Personal situations and health needs can change quickly. Talk to a trusted advisor at AAA and make sure you're in the right Medicare plan for 2023. We'll find the plan that best meets your medical, prescription, and personal needs. It's important to us that you get the most out of your Medicare plan.

Together, AAA's team of Medicare Licensed Advisors have more than 40 years of experience in Medicare. Count on our knowledge to help you make the best decision.

AAA offers a complimentary Medicare review to both the community and our valued AAA Members. Remember, there is never a cost for a Medicare review with AAA.

#### Here's what to expect during your Complimentary Medicare Review:

- We'll provide an unbiased review of your current Medicare plan compared to 2023 Medicare plan options. We work for you!

- We analyze Medicare plans\*, paying close attention to premiums, copayments, and out-of-pocket expenses. Some plans have no monthly premium or even put dollars back in your monthly Social Security check.



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- We review your current prescriptions, ensuring that you have access to the medications you need at the lowest cost.

- We look at your primary doctor and specialists, including any ancillary providers that you currently have. It's very important that you have access to these providers as part of your Medicare plan. For instance, some plans don't include Roswell Park Cancer Institute.

- We evaluate plan options that offer you extra benefits such as vision, dental, a fitness membership, and hearing aid coverage. Some plans even provide over-the-counter items such as aspirin and vitamins, along with transportation and home meal delivery.

- We'll recommend the best Medicare plan options based on our analysis tailored to you.

- If you decide to change plans, we'll even get you enrolled.

#### Who should reevaluate their Medicare plan?

Everyone in the Medicare system can benefit from reevaluating their current plan, especially people who foresee procedures, surgeries, or new prescriptions in the future. AAA also recommends that people should



review their healthcare insurance each year and review their Medicare choices during the Annual Enrollment Period (AEP).

#### Why would you change your Medicare coverage?

With changes in our health and changes in Medicare options, it's important to ask these questions during the AEP:

- Are you in the best plan for your needs?
- Are your prescriptions covered at the best price?
- Are you using a preferred pharmacy?
- Are all your doctors in-network?
- Do you have out-of-network

coverage?

- What is your emergency coverage?

Medicare Advantage and Part D plans can change each year. This means your premiums can increase and your benefits may change. Some

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common reasons you may want to change your coverage are:

- Your monthly premium is increasing or there is a lower premium plan available.

- The Medicare Advantage plan no longer has your doctor in the network of your plan, or the drug formulary changes, and your medication is no longer on the list of covered drugs or at a different cost share.

- There are also new value-added benefits like dental that you may be interested in learning about.

You'll receive an Annual Notice of Change (ANoC) in September from your carrier. The ANoC will explain any changes happening to your current policy that will take effect the following year.

If you're unhappy with the changes shown in your ANoC, you can change your coverage during the Annual Enrollment Period. Our team of AAA Medicare Licensed Advisors can help you review your options. They can help you answer your Medicare questions over the phone, in person or through a virtual meeting.

### Review Your Medicare Options for 2023

Now's the time to make important Medicare decisions during the upcoming enrollment period.

Once you've completed your Complimentary Medicare Review with a AAA Medicare Licensed Advisor, you will be confident that one of these two options will be the best road forward:

#### Option 1: Keep Your Current Plan

If you decide you want to remain enrolled in your current plan for 2023, you don't need to do anything further. You can check the annual enrollment period off your list! You'll have peace of mind knowing your AAA Medicare Licensed Advisor carefully researched



**Teresa Jones,**  
AAA Medicare Manager

Teresa has more than 15 years of Medicare sales experience with Independent Health in Buffalo, NY and more recently with AAA. Her leadership, expertise and tenure with the senior community sets AAA apart as your trusted Medicare resource.

your options and you're ready for 2023.

#### Option 2: Enroll in a New Plan

If you decide to change your Medicare plan for 2023, your AAA Medicare Licensed Advisor will complete a new application for you and submit it to the health plan. We can handle the process from start to finish.

#### That's It: Medicare Made Easy

You have reached your Medicare destination for the Annual Enrollment Period! AAA takes the guesswork out of Medicare. Whether enrolling for the first time or wanting to ensure you have the best coverage for your specific needs, AAA simplifies your choices.

**Call us at (877) 477-7120 at your convenience 9 a.m. to 5:30 p.m. Monday through Friday**

- We can start your Medicare review with that first call

- We can also schedule an appointment for you at one of the AAA branch locations in your neighborhood and meet with you in person

- You also have the option to request a virtual appointment

Go to [AAA.com/Medicare](http://AAA.com/Medicare)

- Select the "Schedule an Appointment" button and we will call you on the date and time you choose

- Register for a webinar. We offer a series of three webinars a couple of times a month. Topics are Ready for Retirement, Understanding your Medicare Options and Turning 65



Medicare 101.

Ready to begin your Medicare journey? AAA's team of Medicare Licensed Advisors are here to guide you. Get a complimentary Medicare review today at [AAA.com/Medicare](http://AAA.com/Medicare).

By calling the agent's number, you agree to speak with a licensed insurance agent about Medicare Advantage, Medicare Supplement and Prescription Drug Plans.

*Not affiliated with Medicare or any government agency.*

*\*We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact [Medicare.gov](http://Medicare.gov) or 1-800-MEDICARE (TTY users should call 1-877-486 2048) 24 hours a day/7 days a week to get information on all of your options.*