**5 Things *You* Need to Do for Medicare Open Enrollment**

1. **Review your plan notice.** Read notices from your Medicare plan that discuss changes for next year. Look at your plan’s information to make sure your drugs are still covered and your doctors are still in network.

2. **Think about what matters most to you.** Medicare health and drug plans change each year and so can your health needs. Ask yourself: Do I need a new primary care doctor? Does my network include the specialist I want for an upcoming surgery? Is my new medication covered by my current plan? Does another plan offer the same value at a lower cost? Take stock of your health status and determine if you need to make a change.

3. **Find out if you qualify for help paying for your Medicare.** Learn about programs here in Maryland that help with the costs of Medicare premiums, your Medicare Part A (hospital insurance) and Medicare Part B (medical insurance) deductibles, coinsurance, copayments, and Medicare prescription drug coverage costs.

4. **Shop for plans that meet your needs and fit your budget.** The Medicare Plan Finder tool, [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan/questions/home.aspx) will provide plans offered in your area. A new plan may: cost less, cover your specific drugs, include providers you want, like your doctor or pharmacy. If you find that your current coverage still meets your needs, then you’re done. You don’t have to do anything during open enrollment. Remember, during Medicare Open Enrollment, you can decide to stay in Original Medicare or join a Medicare Advantage Plan. If you’re already in a Medicare Advantage Plan, you can switch back to Original Medicare.

5. **Check your plan’s star rating before you enroll.** The Medicare Plan Finder has been updated with the 2017 Star Ratings for Medicare health and prescription drug plans. Plans are given an overall quality rating on a 1 to 5 star scale, with 1 star representing poor performance and 5 stars representing excellent performance. Use the Star Ratings to compare the quality of health and drug plans being offered.

Get one-on-one decision support through Maryland’s State Health Insurance Assistance Program (SHIP). There is a SHIP located within your local Area Agency on Aging in every county throughout the state. Trained counselors are available to provide free, unbiased one-on-one assistance. Learn the facts, discuss options, and get support with completing forms and making on-line comparisons. Many counties require advance appointments during open enrollment, so call early and look for opportunities for group community presentations. To find the SHIP nearest you, contact MAP LINK toll free, 1-844-627-5465, or 410-767-1100. You may also log onto the Maryland Department of Aging’s website at aging.maryland.gov for a list of local SHIP locations.