



Medicare Annual Enrollment Period (AEP)

Every year from October 15 through December 7 you can review and change your Medicare Advantage and Part D drug coverage. New coverage starts January 1 of the following year.

Key Dates

- October 15 – December 7: Annual Enrollment Period (AEP)
- January 1: New plan coverage begins
- January 1 – March 31: Medicare Advantage Open Enrollment (if you already have Advantage)
- Outside these windows you usually need a Special Enrollment Period (SEP)

What You Can Do During AEP

- Join, switch, or drop a Medicare Advantage plan
- Join, switch, or drop a standalone Part D drug plan
- Switch from Advantage back to Original Medicare (and add Part D if needed)
- Switch from Original Medicare to a Medicare Advantage plan
- Review doctors, hospitals, drugs, and premiums for the coming year

What to Compare Before You Switch

- Your doctors and hospitals — are they still in network?
- Your prescriptions — formulary, tiers, and pharmacy network
- Premium, deductible, and copays for the new plan year
- Extra benefits (dental, vision, hearing, OTC, transportation)
- Star ratings and any Annual Notice of Change from your current plan

IMPORTANT

- AEP does not change Medigap the same way — Medigap has its own rules and limited guaranteed-issue windows.
- Missing AEP usually means waiting until next year unless a Special Enrollment Period applies.
- Always review your Annual Notice of Change — plans can drop doctors or change drug lists.

Simple Action Steps

1. Read your Annual Notice of Change as soon as it arrives.
2. List your doctors, specialists, and current prescriptions.
3. Compare at least 2–3 plans on network, drugs, and total cost.
4. Enroll by December 7 if you want a change for January 1.
5. Call HUGS — we'll walk through options side by side with you.

HOW HUGS CAN HELP

During AEP we review your doctors, drugs, and current plan against new options so you choose with clear numbers — not pressure. At HUGS we have no greater joy than to hear that our clients are walking with confidence.