

# Common Medicare AEP Situations

## My Medicare Advantage plan will not be available in 2025

If you are notified that your current Medicare Advantage plan will not be available in 2025, here are your options:

- 1 Return to Original Medicare.** Because you are involuntarily losing your Medicare Advantage plan, you will be automatically reinstated with Original Medicare starting on January 1, 2025. You also qualify for any Medicare Supplement (Medigap) plan of your choice on a Guarantee Issue basis (no medical underwriting required). You may also decide to purchase a standalone Medicare Prescription Drug plan.
- 2 Shop for an alternative Medicare Advantage plan.** You can compare and choose a Medicare Advantage plan during Medicare AEP which lasts from October 15 till December 7. Be sure to verify that your physicians and medications are covered by your Medicare Advantage plan of choice.

## My Medicare Prescription Drug plan will change in 2025

Medicare Prescription Drug plans may experience noticeable changes for 2025. This may include Plan Premium increases or changes to the drugs covered by the plan (formulary). For a complete listing of Medicare Prescription Drug plans available in your area, visit the plan finder tool found on Medicare.gov. You are able to compare and enroll in the Medicare Prescription plan of your choice.

## My Medicare Advantage plan will change in 2025

If you receive your Annual Notice of Change (ANOC) letter from your Medicare Advantage plan and notice there are changes being made to your coverage for 2025, here are your options:

- 1 Return to Original Medicare.** Contact your Medicare Advantage plan directly and they will initiate the disenrollment process (or call 1-800-MEDICARE for assistance). Please note:
  - If you wish to purchase a Medicare Supplement plan (Medigap), you will likely need to pass the plan's medical underwriting requirements.
  - You may decide to purchase a standalone Medicare Prescription Drug plan.
- 2 Shop for an alternative Medicare Advantage plan.** You can compare and choose a Medicare Advantage plan during Medicare AEP which lasts from October 15 till December 7. Be sure to verify that your physicians and medications are covered by your plan of choice.

## Additional Medicare Resources

### MedicareOnDemand

*A non-government entity*

Speak with a licensed insurance agent toll-free at **866-491-3860**, TTY 711 M-F, 6am - 5pm

**MedicareOnDemand.com/VMFH**

### Medicare

1-800-MEDICARE | Medicare.gov