

# How are Medicare benefits changing for 2019?

## What You Need to Know about Changes for the 2019 Medicare Open Enrollment Period:

**What:** Cost plans are ending due to changes in federal law. The law requires all health insurance companies to stop offering Cost Plans in most Minnesota counties. Cost Plans will no longer be available for many Minnesota seniors after 2018. If you are affected, you may need to take action to enroll in new Medicare coverage for 2019.

**Who:** This affects people who live in all but 21 of Minnesota's counties, which means most Minnesotans and includes most of the counties in the LRH service area. Stevens and Traverse County residents are among those whose cost plans will continue. You should have received a notification from Medicare if your Cost Plan is ending and explaining you will NOT be automatically transitioned into a Medicare Advantage plan with your current insurer. The letter explains the change and offers alternative options.

**When:** October 15 – December 7, 2018 is the Medicare Annual Enrollment Period. This is the time when any Medicare beneficiary can choose and enroll in a new plan for 2019 and the time to review your health plan coverage, compare it with other options and make any changes for next year to make sure it meets the changing demands in your life.

**Where** to find more resources & information:

- Minnesota Senior LinkAge Line® 1-800-333-2433 [www.seniorlinkageline.com](http://www.seniorlinkageline.com)
- Medicare 1-800-Medicare [www.Medicare.gov](http://www.Medicare.gov)
- Minnesota Commerce Department 1-800-657-3602 [consumer.protection@state.mn.us](mailto:consumer.protection@state.mn.us)



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