

Frequently Asked Medicare Questions

By Deborah Galloway, Central Florida Medicare president for Humana

When is the annual enrollment period to choose a Medicare plan for 2019?

The Medicare Advantage and Prescription Drug Plan Annual Election Period takes place from Oct. 15 through Dec. 7, 2018, for coverage that takes effect Jan. 1, 2019.

Do I have to re-enroll in Medicare every year?

You don't need to sign up for Original Medicare each year. However, you should review your Medicare Advantage or Prescription Drug Plan coverage annually, since Medicare plans and personal circumstances can change every year. If you take no action during the annual enrollment period, you'll typically automatically be re-enrolled in your same medical or prescription plan for 2019.

Does Medicare include coverage for my prescription drugs?

Original Medicare does not cover most prescription drugs. Many Medicare Advantage plans include prescription drug coverage, or you can sign up for a Part D Prescription Drug Plan separately. A licensed agent can look up your medications and tell you what the cost of each drug would be on a plan.

How are health insurers like Humana able to offer Medicare Advantage plans with no monthly premium?

Private insurers keep premiums low through programs like disease and chronic care management, which help people better manage health conditions and, in turn, reduce health care costs. Keep in mind that you still need to pay your Medicare Part B premium, which covers medical services and preventive care. You might want to use the additional premium dollars you save for out-of-pocket medical costs, such as co-pays.

How do I find out if my doctors, hospitals and specialists are in my Medicare Advantage provider network?

Most Medicare Advantage plans offer easy-to-use online tools to help you find doctors and hospitals that are in the plan's network. A licensed agent can also help you look up hospitals and doctors to see if they're accepting a plan and taking new patients.

If I select a Medicare plan for the coming year, and then find I don't like it, can I drop it and choose another plan?

The plan you select by Dec. 7 will be your Medicare plan for all of 2019, with few exceptions, so it's wise to research your options carefully. If you sign up for a Medicare Advantage plan for 2019, and then find it's not the right fit, between Jan. 1 and March 31, there will be an Open Enrollment Period during which you can switch from a Medicare Advantage or a Medicare Advantage-Prescription Drug Plan to another Medicare Advantage plan with or without prescription drug coverage, or choose Original Medicare with or without a stand-alone Prescription Drug Plan.

Full information on 2019 Medicare health and prescription drug plans is available on www.medicare.gov.