**Mysteries of Medicare: Medicare’s Annual Open Enrollment Period (AOEP) October 15 – December 7**

AOEP is for those who are already on Medicare. During this time, you can review and make changes to your Medicare Prescription Drug Plan (Part D) or Medicare Advantage Plan (Part C). The changes would be effective January 1, 2021.

When evaluating your plans, check for changes to benefits, network areas and providers, the formulary, copays, drug tiers, and/or premiums. Any of these changes could put you at risk for additional medical expenses in the future.

If you would like assistance in reviewing your options, APPRISE is ready to assist you. APPRISE is Pennsylvania’s statewide program of free insurance consultation under the auspices of the Chester County Department of Aging Services and the State Health Insurance Assistance Program (SHIP). APPRISE counseling is FREE, unbiased, personalized and confidential.

Due to current coronavirus restrictions, in-person appointments to review your options and make changes for 2021 are not available. You can schedule an appointment for a telephone consultation by calling a senior center. After September 15th, you can also call 610-344-5234 to leave a message and an APPRISE volunteer will contact you within one business day to schedule your appointment. You may also send an e-mail to [apprisechesco@outlook.com](mailto:apprisechesco@outlook.com) to get assistance scheduling an appointment.

For individuals who will be new to Medicare, please call the general Helpline 610-344-5004 for assistance. You can find additional information on the APPRISE webpage <https://chesco.org/477/Apprise-Medicare-Counseling>.