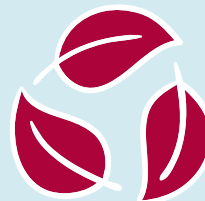


OPEN ENROLLMENT



Fall is open enrollment time for both Medicare beneficiaries and enrollees in the Affordable Care Act Health Insurance Marketplaces for 2021 coverage.

MEDICARE OPEN ENROLLMENT BEGINS OCT. 15 AND ENDS DEC. 7.

During Open Enrollment, Medicare beneficiaries can compare coverage options like Original Medicare and Medicare Advantage, and choose health and prescription drug plans for 2021.

MARKETPLACE OPEN ENROLLMENT TAKES PLACE NOV. 1 THROUGH JAN. 31

For 2021 Coverage, use [GetCovered.NJ.gov](https://www.getcovered.nj.gov) to Enroll
Starting November 1, 2020, NJ residents will no longer enroll in coverage through HealthCare.gov. Instead, they'll use [GetCovered.NJ.gov](https://www.getcovered.nj.gov). Enroll for 2021 as soon as November 1, 2020.

HIGHLIGHTS FOR 2021 OPEN ENROLLMENT INCLUDE:

MONTHLY PREMIUMS

- A 34 percent decrease in average monthly premiums for Medicare Advantage plans since 2017. This is the lowest average monthly premium since 2007.
- Beneficiaries will see decreases of up to 50 percent in average Medicare Advantage premiums.
- More than 4,800 Medicare Advantage plans are offered for 2021, compared to about 2,700 in 2017.
- Similarly, more Medicare Part D plans are available, and the average basic Part D premium has dropped 12 percent since 2017.

PRESCRIPTION DRUG PLANS

- Medicare beneficiaries can join a prescription drug plan that will offer many types of insulin at a maximum copayment of \$35 for a 30-day supply.
- More than 1,600 Medicare Advantage and Part D prescription drug plans are participating in the Part D Senior Savings Model for 2021.
- People who enroll in a participating plan could save up to an estimated \$446 a year in out-of-pocket costs on insulin.
- CMS has added a new "Insulin Savings" filter on Medicare Plan Finder to display plans that will offer the capped out-of-pocket costs for insulin.
- Beneficiaries can use the Medicare Plan Finder to view plan options and look for a participating plan in their area that covers their insulin at no more than a \$35 monthly copay.

COUNSELING

- Free, personalized counseling on Medicare options is also available through the nonprofit State Health Insurance Assistance Program, or calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



Visit us at [DRNJ.org](https://www.drnj.org) or [DRNJ-Covid.org](https://www.drnj-covid.org)