

Open Enrollment

Open Enrollment runs from October 15th to December 7th.

Open Enrollment Period (OEP) is when Medicare beneficiaries can join, drop, or switch plans. There are many plans out there trying to get your attention.

Common scams during OEP

Fake Plan Offers with Unrealistic Benefits

- **What happens:** Scammers advertise plans with **too-good-to-be-true benefits**, like thousands of dollars in groceries or cash cards.
- **Risk:** These plans may not exist, or the benefits aren't available in your area.

High-Pressure Sales Tactics

- **What happens:** Agents or callers push you to sign up for a plan immediately without giving you time to think.
- **Warning:** Legitimate agents must follow strict rules and **cannot pressure or mislead you**.

Fake Emails or Websites

- **What happens:** Emails or websites that look like Medicare or insurance companies ask you to click links or enter your information.
- **Risk:** These could be **phishing scams** to steal your identity or enroll you in a plan without your knowledge.

"Help with Enrollment" Offers That Aren't Real

- **What happens:** Someone offers to help compare plans but tries to enroll you in a plan that pays them the highest commission, not what's best for you.
- **Risk:** You may be switched to a plan that doesn't cover your medications, doctors, or preferred hospitals.

Always go to a trusted local source for help with your Medicare plan options.

Questions to ask yourself while deciding if a plan is right for you:

What type of insurance best meets my needs?



Are the costs affordable?



Are my treatments covered?



Is my Doctor covered and in network?



Are the clinics I use covered and in network?



Is my local emergency department covered?



Are my medications covered?



SMP

Senior Medicare Patrol

Preventing Medicare Fraud

If you would like assistance reviewing benefits and different plans, contact your local Aging and Disability Resource Center (ADRC). They offer free, unbiased Medicare counseling. Find your local ADRC by calling 844-WIS-ADRC (844-947-2372) or [Find your local ADRC](#).

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