

Get started with Medicare

It's important for you to:

- **Understand your Medicare coverage options.** There are 2 main ways to get your Medicare coverage—Original Medicare (Part A and Part B) and Medicare Advantage. Go to pages 10–12 to learn more.
- **Find out how and when you can sign up.** If you don't have Medicare Part A or Part B, go to Section 1 (starting on page 15). If you have other health insurance, go to pages 19–22 to find out how your other insurance works with Medicare.

Important!

If you don't have Medicare drug coverage (Part D), go to Section 6 (starting on page 79). **There may be penalties if you don't sign up when you're first eligible.**

- **Mark your calendar with these important dates!** These may be the only times you have each year to change your coverage.



<p>October 1, 2023</p>	<p>Start comparing your current coverage with other options. You may be able to save money or get extra benefits. Visit</p> <p>Medicare.gov/plan-compare</p>
<p>October 15 to December 7, 2023</p>	<p>Change your Medicare health or drug coverage for 2024, if you decide to. You can join, switch or drop a Medicare Advantage Plan or Medicare drug plan, or switch to Original Medicare during this Open Enrollment Period each year.</p>
<p>January 1, 2024</p>	<p>New coverage begins if you made a change. If you kept your existing coverage and your plan's costs or benefits changed, those changes also start on this date.</p>
<p>January 1 to March 31, 2024</p>	<p>If you're in a Medicare Advantage Plan, you can change to a different Medicare Advantage Plan or switch to Original Medicare (and join a separate Medicare drug plan) once during this time. Any changes you make will be effective the first day of the month after the plan gets your request. Go to page 63.</p>

Each year, it's important to review your Medicare health and drug coverage to make sure it still meets your needs, and decide if you want to make a change. You don't need to sign up for Medicare each year, but you should still review your options.