



FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Alabama, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Alabama, 1,075,364 individuals are enrolled in Medicare.

In Alabama in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.99 in 2022 to \$11.24 in 2023. This represents a -6.3% change in average premium.
- 108 Medicare Advantage plans are available in 2023, compared to 91 plans in 2022. This represents a 18.7% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 43 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 10 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 32% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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Medicare Open Enrollment in Alaska, 2023

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Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Alaska, 110,360 individuals are enrolled in Medicare.

In Alaska in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$0 in 2022 to \$0 in 2023. This represents a 0% change in average premium.
- 2 Medicare Advantage plans are available in 2023, compared to 2 plans in 2022. This represents a 0% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 86% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 30% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022**.

December 2022

- Medicare Open Enrollment **ends December 7, 2022**.

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023**.

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription

drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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Medicare Open Enrollment in Arizona, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Arizona, 1,413,932 individuals are enrolled in Medicare.

In Arizona in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.43 in 2022 to \$12.00 in 2023. This represents a -3.5% change in average premium.
- 157 Medicare Advantage plans are available in 2023, compared to 155 plans in 2022. This represents a 1.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 33 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 28 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 25% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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Medicare Open Enrollment in Arkansas, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Arkansas, 655,307 individuals are enrolled in Medicare.

In Arkansas in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.82 in 2022 to \$11.16 in 2023. This represents a -5.6% change in average premium.
- 85 Medicare Advantage plans are available in 2023, compared to 82 plans in 2022. This represents a 3.7% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 21 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 34% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
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Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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Medicare Open Enrollment in California, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In California, 6,576,702 individuals are enrolled in Medicare.

In California in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$18.14 in 2022 to \$16.42 in 2023. This represents a -9.5% change in average premium.
- 492 Medicare Advantage plans are available in 2023, compared to 458 plans in 2022. This represents a 7.4% change in plan options.

- 99.9% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 99.3% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 66 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 26 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 32% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

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October 2022

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In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

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Medicare Open Enrollment in Colorado, 2023

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Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Colorado, 976,263 individuals are enrolled in Medicare.

In Colorado in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.52 in 2022 to \$13.71 in 2023. This represents a -5.6% change in average premium.
- 100 Medicare Advantage plans are available in 2023, compared to 94 plans in 2022. This represents a 6.4% change in plan options.

- 99% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 99% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 20 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 21% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$3.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

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- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Connecticut, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Connecticut, 711,061 individuals are enrolled in Medicare.

In Connecticut in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$20.49 in 2022 to \$17.66 in 2023. This represents a -13.9% change in average premium.
- 65 Medicare Advantage plans are available in 2023, compared to 57 plans in 2022. This represents a 14% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 18 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 34% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Delaware, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Delaware, 226,711 individuals are enrolled in Medicare.

In Delaware in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.25 in 2022 to \$12.66 in 2023. This represents a -11.2% change in average premium.
- 33 Medicare Advantage plans are available in 2023, compared to 28 plans in 2022. This represents a 17.9% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 11 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 21% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in District of Columbia, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In District of Columbia, 93,978 individuals are enrolled in Medicare.

In District of Columbia in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$34.89 in 2022 to \$30.38 in 2023. This represents a -12.9% change in average premium.
- 17 Medicare Advantage plans are available in 2023, compared to 16 plans in 2022. This represents a 6.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 3 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 61% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Florida, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Florida, 4,867,207 individuals are enrolled in Medicare.

In Florida in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$8.86 in 2022 to \$9.41 in 2023. This represents a -6.2% change in average premium.
- 627 Medicare Advantage plans are available in 2023, compared to 583 plans in 2022. This represents a 7.5% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 210 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 27% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$8.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Georgia, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Georgia, 1,831,191 individuals are enrolled in Medicare.

In Georgia in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$13.34 in 2022 to \$14.37 in 2023. This represents a -7.7% change in average premium.
- 166 Medicare Advantage plans are available in 2023, compared to 157 plans in 2022. This represents a 5.7% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 47 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 31% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Hawaii, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Hawaii, 292,356 individuals are enrolled in Medicare.

In Hawaii in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$53.46 in 2022 to \$43.72 in 2023. This represents a -18.2% change in average premium.
- 38 Medicare Advantage plans are available in 2023, compared to 33 plans in 2022. This represents a 15.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 16 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 20 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 25% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Idaho, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Idaho, 367,702 individuals are enrolled in Medicare.

In Idaho in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$26.11 in 2022 to \$20.45 in 2023. This represents a -21.7% change in average premium.
- 80 Medicare Advantage plans are available in 2023, compared to 80 plans in 2022. This represents a 0% change in plan options.

- 97.8% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 10 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 21% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Illinois, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Illinois, 2,305,680 individuals are enrolled in Medicare.

In Illinois in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.25 in 2022 to \$11.39 in 2023. This represents a -20% change in average premium.
- 173 Medicare Advantage plans are available in 2023, compared to 166 plans in 2022. This represents a 4.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 20 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 2 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 26% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Indiana, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Indiana, 1,310,435 individuals are enrolled in Medicare.

In Indiana in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.44 in 2022 to \$12.50 in 2023. This represents a -13.4% change in average premium.
- 146 Medicare Advantage plans are available in 2023, compared to 133 plans in 2022. This represents a 9.8% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 39 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 2 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 24% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Iowa, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Iowa, 653,534 individuals are enrolled in Medicare.

In Iowa in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$9.37 in 2022 to \$9.13 in 2023. This represents a -2.5% change in average premium.
- 70 Medicare Advantage plans are available in 2023, compared to 61 plans in 2022. This represents a 14.8% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 96.7% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 11 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 19% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

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- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

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In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Kansas, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Kansas, 561,254 individuals are enrolled in Medicare.

In Kansas in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$7.77 in 2022 to \$6.17 in 2023. This represents a -20.6% change in average premium.
- 90 Medicare Advantage plans are available in 2023, compared to 88 plans in 2022. This represents a 2.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 20 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

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- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 20% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$2.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

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October 2022

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- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
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December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

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In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
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Medicare Open Enrollment in Kentucky, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Kentucky, 954,655 individuals are enrolled in Medicare.

In Kentucky in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.02 in 2022 to \$10.11 in 2023. This represents a -27.9% change in average premium.
- 102 Medicare Advantage plans are available in 2023, compared to 97 plans in 2022. This represents a 5.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 42 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 31% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Louisiana, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Louisiana, 899,325 individuals are enrolled in Medicare.

In Louisiana in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.73 in 2022 to \$15.78 in 2023. This represents a -0.3% change in average premium.
- 108 Medicare Advantage plans are available in 2023, compared to 102 plans in 2022. This represents a 5.9% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 51 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 37% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Maine, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Maine, 360,745 individuals are enrolled in Medicare.

In Maine in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.14 in 2022 to \$11.25 in 2023. This represents a -20.5% change in average premium.
- 54 Medicare Advantage plans are available in 2023, compared to 57 plans in 2022. This represents a -5.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 15 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 33% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.20 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Maryland, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Maryland, 1,086,454 individuals are enrolled in Medicare.

In Maryland in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$40.73 in 2022 to \$34.86 in 2023. This represents a -14.4% change in average premium.
- 55 Medicare Advantage plans are available in 2023, compared to 49 plans in 2022. This represents a 12.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 8 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 27% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Massachusetts, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Massachusetts, 1,389,292 individuals are enrolled in Medicare.

In Massachusetts in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$50.94 in 2022 to \$44.26 in 2023. This represents a -13.1% change in average premium.
- 113 Medicare Advantage plans are available in 2023, compared to 113 plans in 2022. This represents a 0% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 5 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 31% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

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- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Michigan, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Michigan, 2,148,468 individuals are enrolled in Medicare.

In Michigan in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$27.88 in 2022 to \$23.38 in 2023. This represents a -16.1% change in average premium.
- 207 Medicare Advantage plans are available in 2023, compared to 191 plans in 2022. This represents an 8.4% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 20 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 23% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$3.20 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Minnesota, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Minnesota, 1,084,426 individuals are enrolled in Medicare.

In Minnesota in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$75.70 in 2022 to \$70.77 in 2023. This represents a -6.5% change in average premium.
- 106 Medicare Advantage plans are available in 2023, compared to 101 plans in 2022. This represents a 5% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 12 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 19% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Mississippi, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Mississippi, 617,431 individuals are enrolled in Medicare.

In Mississippi in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$20.03 in 2022 to \$17.68 in 2023. This represents a -11.8% change in average premium.
- 69 Medicare Advantage plans are available in 2023, compared to 61 plans in 2022. This represents a 13.1% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 30 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 39% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Missouri, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Missouri, 1,272,951 individuals are enrolled in Medicare.

In Missouri in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$7.86 in 2022 to \$7.67 in 2023. This represents a -2.4% change in average premium.
- 135 Medicare Advantage plans are available in 2023, compared to 126 plans in 2022. This represents a 7.1% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 30 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 23% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Montana, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Montana, 247,799 individuals are enrolled in Medicare.

In Montana in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$29.28 in 2022 to \$23.06 in 2023. This represents a -21.2% change in average premium.
- 26 Medicare Advantage plans are available in 2023, compared to 24 plans in 2022. This represents an 8.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 6 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 21% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Nebraska, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Nebraska, 364,469 individuals are enrolled in Medicare.

In Nebraska in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$13.60 in 2022 to \$13.62 in 2023. This represents a 0.2% change in average premium.
- 39 Medicare Advantage plans are available in 2023, compared to 36 plans in 2022. This represents an 8.3% change in plan options.

- 97.9% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97.9% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 13 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 18% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Nevada, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Nevada, 567,509 individuals are enrolled in Medicare.

In Nevada in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$3.63 in 2022 to \$3.58 in 2023. This represents a -1.4% change in average premium.
- 103 Medicare Advantage plans are available in 2023, compared to 94 plans in 2022. This represents a 9.6% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 20 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 23% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in New Hampshire, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New Hampshire, 322,558 individuals are enrolled in Medicare.

In New Hampshire in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$19.72 in 2022 to \$17.41 in 2023. This represents a -11.7% change in average premium.
- 43 Medicare Advantage plans are available in 2023, compared to 44 plans in 2022. This represents a -2.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 6 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 19% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.20 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in New Jersey, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New Jersey, 1,674,156 individuals are enrolled in Medicare.

In New Jersey in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.25 in 2022 to \$14.98 in 2023. This represents a -13.2% change in average premium.
- 92 Medicare Advantage plans are available in 2023, compared to 84 plans in 2022. This represents a 9.5% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 15 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 22% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in New Mexico, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New Mexico, 443,207 individuals are enrolled in Medicare.

In New Mexico in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.62 in 2022 to \$11.98 in 2023. This represents a -18% change in average premium.
- 72 Medicare Advantage plans are available in 2023, compared to 69 plans in 2022. This represents a 4.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 15 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 35% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$8.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in New York, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In New York, 3,740,178 individuals are enrolled in Medicare.

In New York in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$30.04 in 2022 to \$26.02 in 2023. This represents a -13.4% change in average premium.
- 288 Medicare Advantage plans are available in 2023, compared to 280 plans in 2022. This represents a 2.9% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 60 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 4 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 36% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$10.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in North Carolina, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In North Carolina, 2,102,224 individuals are enrolled in Medicare.

In North Carolina in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.26 in 2022 to \$14.05 in 2023. This represents a -7.9% change in average premium.
- 150 Medicare Advantage plans are available in 2023, compared to 142 plans in 2022. This represents a 5.6% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 41 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 25% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.20 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in North Dakota, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In North Dakota, 139,473 individuals are enrolled in Medicare.

In North Dakota in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$38.76 in 2022 to \$35.86 in 2023. This represents a -7.5% change in average premium.
- 27 Medicare Advantage plans are available in 2023, compared to 23 plans in 2022. This represents a 17.4% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 6 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 18% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Ohio, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Ohio, 2,421,807 individuals are enrolled in Medicare.

In Ohio in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$18.17 in 2022 to \$16.03 in 2023. This represents a -11.8% change in average premium.
- 216 Medicare Advantage plans are available in 2023, compared to 202 plans in 2022. This represents a 6.9% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 42 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 4 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 23% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Oklahoma, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Oklahoma, 767,330 individuals are enrolled in Medicare.

In Oklahoma in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.34 in 2022 to \$14.42 in 2023. This represents a 0.5% change in average premium.
- 89 Medicare Advantage plans are available in 2023, compared to 72 plans in 2022. This represents a 23.6% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 38 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 11 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 28% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Oregon, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Oregon, 909,151 individuals are enrolled in Medicare.

In Oregon in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$39.28 in 2022 to \$33.74 in 2023. This represents a -14.1% change in average premium.
- 124 Medicare Advantage plans are available in 2023, compared to 132 plans in 2022. This represents a -6.1% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 24 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 7 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 24% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$1.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Pennsylvania, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Pennsylvania, 2,825,747 individuals are enrolled in Medicare.

In Pennsylvania in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$33.75 in 2022 to \$30.05 in 2023. This represents a -11% change in average premium.
- 262 Medicare Advantage plans are available in 2023, compared to 240 plans in 2022. This represents a 9.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 50 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 26 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 24% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.20 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Rhode Island, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Rhode Island, 230,756 individuals are enrolled in Medicare.

In Rhode Island in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$28.23 in 2022 to \$26.91 in 2023. This represents a -4.7% change in average premium.
- 39 Medicare Advantage plans are available in 2023, compared to 33 plans in 2022. This represents a 18.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 11 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 28% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in South Carolina, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In South Carolina, 1,149,938 individuals are enrolled in Medicare.

In South Carolina in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.46 in 2022 to \$12.30 in 2023. This represents a 7.4% change in average premium.
- 97 Medicare Advantage plans are available in 2023, compared to 96 plans in 2022. This represents a 1% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 25 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 25 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 25% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in South Dakota, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In South Dakota, 187,737 individuals are enrolled in Medicare.

In South Dakota in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$23.04 in 2022 to \$16.30 in 2023. This represents a -29.3% change in average premium.
- 30 Medicare Advantage plans are available in 2023, compared to 25 plans in 2022. This represents a 20% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 10 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 18% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Tennessee, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Tennessee, 1,414,237 individuals are enrolled in Medicare.

In Tennessee in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$18.87 in 2022 to \$17.08 in 2023. This represents a -9.5% change in average premium.
- 129 Medicare Advantage plans are available in 2023, compared to 112 plans in 2022. This represents a 15.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 23 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 28% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$7.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022**.

December 2022

- Medicare Open Enrollment **ends December 7, 2022**.

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Texas, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Texas, 4,451,672 individuals are enrolled in Medicare.

In Texas in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$10.55 in 2022 to \$8.94 in 2023. This represents a -15.3% change in average premium.
- 385 Medicare Advantage plans are available in 2023, compared to 334 plans in 2022. This represents a 15.3% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 77 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 27 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 27% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Utah, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Utah, 434,492 individuals are enrolled in Medicare.

In Utah in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.72 in 2022 to \$15.77 in 2023. This represents a -11% change in average premium.
- 54 Medicare Advantage plans are available in 2023, compared to 51 plans in 2022. This represents a 5.9% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 13 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 16% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Vermont, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Vermont, 157,294 individuals are enrolled in Medicare.

In Vermont in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$19.92 in 2022 to \$18.43 in 2023. This represents a -7.5% change in average premium.
- 25 Medicare Advantage plans are available in 2023, compared to 26 plans in 2022. This represents a -3.8% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 3 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 25% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Virginia, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Virginia, 1,594,003 individuals are enrolled in Medicare.

In Virginia in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.09 in 2022 to \$12.80 in 2023. This represents a -15.2% change in average premium.
- 147 Medicare Advantage plans are available in 2023, compared to 132 plans in 2022. This represents an 11.4% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 51 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 7 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 24% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Washington, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Washington, 1,448,883 individuals are enrolled in Medicare.

In Washington in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$33.56 in 2022 to \$30.50 in 2023. This represents a -9.1% change in average premium.
- 153 Medicare Advantage plans are available in 2023, compared to 159 plans in 2022. This represents a -3.8% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 33 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 25% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$1.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in West Virginia, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In West Virginia, 442,447 individuals are enrolled in Medicare.

In West Virginia in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$24.93 in 2022 to \$21.05 in 2023. This represents a -15.6% change in average premium.
- 53 Medicare Advantage plans are available in 2023, compared to 46 plans in 2022. This represents a 15.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 16 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 26 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 33% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.20 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Wisconsin, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Wisconsin, 1,243,718 individuals are enrolled in Medicare.

In Wisconsin in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$29.61 in 2022 to \$27.28 in 2023. This represents a -7.9% change in average premium.
- 126 Medicare Advantage plans are available in 2023, compared to 115 plans in 2022. This represents a 9.6% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 23 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 4 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 23 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 21% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Wyoming, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Wyoming, 119,518 individuals are enrolled in Medicare.

In Wyoming in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$45.01 in 2022 to \$36.46 in 2023. This represents a -19% change in average premium.
- 16 Medicare Advantage plans are available in 2023, compared to 9 plans in 2022. This represents a 77.8% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 3 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 17% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$4.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in American Samoa, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In American Samoa, 4,853 individuals are enrolled in Medicare.

In American Samoa in 2023:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 50% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).

- \$66.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

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September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also

pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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FACT SHEET

September 29, 2022

Contact: CMS Media Relations
(202) 690-6145 | [CMS Media Inquiries](#)

Medicare Open Enrollment in Guam, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Guam, 18,488 individuals are enrolled in Medicare.

In Guam in 2023:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 4% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).

- \$48.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022**.

December 2022

- Medicare Open Enrollment **ends December 7, 2022**.

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023**.

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also

pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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September 29, 2022

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Medicare Open Enrollment in Northern Mariana Islands, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Northern Mariana Islands, 2,930 individuals are enrolled in Medicare.

In Northern Mariana Islands in 2023:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- \$56.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. People with Medicare should review their health care needs for the upcoming year and determine if they would benefit from changing plans. By shopping available plans and comparing costs, individuals may find a Medicare health or drug plan with better coverage or a lower premium in 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022**.

December 2022

- Medicare Open Enrollment **ends December 7, 2022**.

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023**.

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 1-800-MEDICARE is available 24 hours a day, seven days a week to provide help in English and Spanish as well as language support in over 200 languages.

In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend

that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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September 29, 2022

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Medicare Open Enrollment in Puerto Rico, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

CMS provides price and quality information to empower people with Medicare to choose coverage options that are the best fit for them. While reviewing their health care coverage, enrollees can consider new or different plans and possibly save money. Information on these resources is below.

In Puerto Rico, 758,037 individuals are enrolled in Medicare.

In Puerto Rico in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$0.61 in 2022 to \$0.12 in 2023. This represents an -81.1% change in average premium.
- 69 Medicare Advantage plans are available in 2023, compared to 53 plans in 2022. This represents a 30.2% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 43 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 31 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 6 stand-alone Medicare prescription drug plans are available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 100% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2022.
- 2% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$15.00 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

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September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
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December 2022

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January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

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In addition, Medicare enrollees can contact their State Health Insurance Assistance Programs (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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September 29, 2022

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Medicare Open Enrollment in U.S. Virgin Islands, 2023

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Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

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In U.S. Virgin Islands, 20,429 individuals are enrolled in Medicare.

In U.S. Virgin Islands in 2023:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan is available in 2023. All individuals with Medicare have access to a Medicare prescription drug plan.
- 3% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).

- \$95.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

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