FROM: [Your Name HERE]  
 [Your Company/Agency Name - if any - HERE]  
 [Your Email & Phone Number HERE]

**Get The Most Out Of Medicare's 2021 Open Enrollment**

The annual Medicare Open Enrollment for Medicare Advantage and prescription drug plans begins October 15 and runs through December 7 (2021). During this time seniors are given a singular opportunity to reassess their coverage and consider options for 2022.

"Even if you are happy with your current Medicare plan, it generally pays to review your plan during Open Enrollment," explains [Your First and Last Name] an [Insert the appropriate description such as "an independent insurance agent" or "an agent with name of agency/company"] located in [name of city], [state].

"You may be taking a new prescription medication or your Medicare plan's coverage may have changed," shares Jesse Slome, director of the American Association for Medicare Supplement Insurance (AAMSI), a national trade organization. "Open Enrollment is generally the best time to review and get ready for the next year. But act early because local Medicare insurance professionals are busiest during this time of the year."

Experts recommend consulting a local Medicare professional. There are over 3,500 different Medicare Advantage (MA) plans available nationally according to MedicareSupp.org. "In Florida, there are 527 MA plans, and 424 in California," cites AAMSI's Slome. "Tapping the knowledge and experience of a local professional can be invaluable."  
 Getting better Medicare plan coverage and lowering costs are the primary reasons to take advantage of the yearly reassessment opportunity. "If you miss an Open Enrollment deadline, you'll most likely have to wait a full year before you can make changes to your plan," explains [Insert Your Last Name Here].

Here are three important things every Medicare beneficiary can do during Open Enrollment:

**1.** **Review Your Plan Notice.** Be sure to read any notices you receive from your Medicare plan about changes for next year. Review for any changes that could impact drugs you take or the doctors and specialists you prefer.

**2. Think Ahead for 2022 Needs.** Consider any health changes that took place in 2021. Think ahead for what health conditions might need addressing in the year ahead? Will another Medicare plan offer better options? Is it important to see if you can reduce the cost by choosing another plan?

**3. Ask About New Benefits That May Be Free.** A number of Medicare plans now offer dental and vision benefits. Some will even offer free gym or health club benefits. While valuable, the terms and provisions can vary from one plan to another.

"Medicare's Annual Enrollment only lasts 54 days a vital time period to review and make decisions that last a full year," shares [Insert Your Last Name Here]. For a no-cost review and comparison of Medicare plans available locally call [Insert Your Last Name Here] at [Insert Your Area Code and Phone Number Here].

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