FROM: [Your Name HERE]  
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**Get The Most Out Of Medicare's 2023 Open Enrollment**

The annual Medicare Open Enrollment begins October 15 and runs through December 7 (2023). During this time seniors are given a singular opportunity to reassess their coverage and consider options for 2024.

"Even if you are happy with your current Medicare plan, it generally pays to review your plan during Medicare 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].

"Medicare plans can change and so can your healthcare needs and preferences," shares Jesse Slome, director of the American Association for Medicare Supplement Insurance (AAMSI), a national trade organization. "Medicare’s Annual 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."

More than half (51%) of American seniors are now enrolled in Medicare Advantage plans in 2023 according to AAMSI. That’s up from 19% in 2007. “The average Medicare beneficiary in 2024 can have 40 or more local Medicare Advantage plans to choose from,” Slome notes. “That’s the largest number of options ever and a reason to consult a local Medicare professional.” Getting better Medicare plan coverage and lowering costs are the primary reasons to take advantage of the yearly plan review opportunity. "If you miss the December 7th deadline, you'll most likely have to wait a full year before you can make changes to your plan coverage," explains [Insert Your Last Name Here].

Here are three important things every Medicare beneficiary can do during Medicare’s Annual Enrollment Period:

**1.** **Review Your Plan Notice.** Be sure to read notices you receive from your Medicare plan about changes for next year. Especially look for changes that can impact coverage for drugs you take.

**2. Think Ahead for 2024 Needs.** Consider any health changes that took place in 2023. Think ahead for what health conditions might need addressing in the year ahead? Will another Medicare plan offer better coverage options? Can you reduce costs by choosing another plan?

**3. Ask About New Benefits That May Be Free.** A significant number of Medicare plans now offer dental and vision benefits. Some offer free gym or health club benefits. These are valuable no-cost benefits but 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 2024 Medicare plans available locally call [Insert Your Last Name Here] at [Insert Your Area Code and Phone Number Here].

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