



## Seven Tips To Prepare For Medicare's Annual Enrollment Period

October 17, 2022

*eHealth encourages seniors to prepare before reviewing their Medicare options for 2023*

SANTA CLARA, Calif., Oct. 17, 2022 /PRNewswire/ -- eHealth, Inc. (NASDAQ: EHTH) ([eHealth.com](https://www.eHealth.com)), a leading online private health insurance marketplace, today released seven tips for Medicare beneficiaries to use in preparing to enroll or renew their coverage options for 2023. Medicare's Annual Enrollment Period (AEP) began on October 15 and is scheduled to continue through December 7, 2022.

"This is the time of year when seniors should begin the enrollment process by reviewing their Medicare plans to maximize benefits at the lowest cost," said eHealth CEO Fran Soistman. "Finding a plan that meets your medical needs, with nearby doctors and pharmacies, and at a cost you can afford, can be difficult and intimidating. Most of us need help – and not the kind of help you get from TV stars and celebrities offering low-cost plans and rebates. The best way to find the right plan is to get ready *before* you enroll and to get advice from a licensed health insurance agent."

### **eHealth's Top Seven Tips for Medicare's Annual Enrollment Period**

#### **1. Review your medical use from the past year**

- Whether or not you decide to change your coverage, do a quick review of how your health, finances and coverage needs have changed in the past year.
- Collect receipts and review how often you went and how much you spent for care.
- Did you get new prescriptions, new doctors, or new diagnoses over the past year?
- Will you need any surgery or hospitalizations in the coming year?
- Even if none of these apply to you, it's still a good idea to review your coverage options this AEP.

#### **2. Determine if your current plan is changing for 2023**

- You may not be required to change plans for 2023 but be sure to review the *Annual Notice of Change* for your current plan.
- If your benefits or out-of-pocket costs are changing, that's another good reason to review your options this AEP.

#### **3. When evaluating cost, look beyond monthly premiums**

- You need to make sure you can afford your monthly premiums, but there's more to affordability than premiums alone.
- When comparing plans, make sure you can afford the out-of-pocket costs you may face when you visit the doctor or get other medical care.
- Pay special attention to copays, coinsurance, and deductibles - and make sure you can afford them in a pinch.

#### **4. Compare your coverage options based on your preferred providers**

- If you have a primary care physician, make sure she or he is still in your plan. Also, make sure she or he is in-network with any new plan you consider.
- Same goes for medical specialists, hospitals, and pharmacies.
- For snowbirds and others who split time between states, make sure you have access to in-network providers in both locations.

#### **5. Make sure your prescription drugs are covered - at an affordable price**

- Different plans may cover different drugs and at different out-of-pocket costs to you.
- Make sure any plan you consider covers the drugs you need at a price you can afford.

#### **6. Shop early during Medicare's Annual Enrollment Period**

- Review your coverage options now. Putting it off to the last minute can lead to rushed decisions that don't really meet your needs.
- In the last weeks of AEP it can get harder to gain access to a licensed health insurance agent by phone for personal help and advice.

#### **7. Shop with a licensed health insurance agent or broker**

- Beware of scammers! Make sure you shop through a licensed health insurance agent or broker. Don't be afraid to ask if the person you're working with is licensed to sell insurance.

- Some plans are better than others, and while it is not practical or necessary to review every option, make sure your licensed agent or broker provides a broad selection from competing insurers.
- It won't cost you anything extra to enroll through a licensed broker like eHealth, and it can make it a lot easier to find the best match for your needs and budget.

The information provided is general in nature. You should consult your advisors regarding your specific situation.

## About eHealth

eHealth, Inc. (NASDAQ: [EHTH](#)) operates a leading health insurance marketplace at [eHealth.com](#) and [eHealthMedicare.com](#) with technology that provides consumers with health insurance enrollment solutions. Since 1997, we have connected more than eight million members with quality, affordable health insurance, Medicare options, and ancillary plans. Our proprietary marketplace offers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business, and other plans from approximately 200 health insurance carriers across fifty states and the District of Columbia.

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