



FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Alabama, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,092,706 individuals are enrolled in Medicare.

In Alabama in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.29 in 2023 to \$15.09 in 2024. This represents a \$2.80 change in average premium.
- 93 Medicare Advantage plans are available in 2024, compared to 108 plans in 2023. This represents a -13.9% 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, 31 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 86.96% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 31.49% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in Alaska, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 113,928 individuals are enrolled in Medicare.

In Alaska in 2024:

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 74.20% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 29.80% 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.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in Arizona, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,447,924 individuals are enrolled in Medicare.

In Arizona in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.93 in 2023 to \$12.14 in 2024. This represents a \$0.21 change in average premium.
- 155 Medicare Advantage plans are available in 2024, compared to 157 plans in 2023. 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, 42 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 78.26% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 25.29% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in Arkansas, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 664,413 individuals are enrolled in Medicare.

In Arkansas in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.94 in 2023 to \$14.85 in 2024. This represents a \$1.91 change in average premium.
- 90 Medicare Advantage plans are available in 2024, compared to 85 plans in 2023. 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, 30 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- 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 will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 85.16% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 33.46% 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.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in California, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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In California, 6,718,061 individuals are enrolled in Medicare.

In California in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$16.64 in 2023 to \$16.24 in 2024. This represents a \$-0.40 change in average premium.
- 465 Medicare Advantage plans are available in 2024, compared to 492 plans in 2023. This represents a -5.5% 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, 63 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.
- 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 will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.52% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 32.41% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

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In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in Colorado, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,001,428 individuals are enrolled in Medicare.

In Colorado in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.74 in 2023 to \$15.84 in 2024. This represents a \$1.10 change in average premium.
- 120 Medicare Advantage plans are available in 2024, compared to 100 plans in 2023. This represents a 20.0% 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, 23 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 68.94% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 21.93% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Connecticut, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 728,371 individuals are enrolled in Medicare.

In Connecticut in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.59 in 2023 to \$20.37 in 2024. This represents a \$2.78 change in average premium.
- 61 Medicare Advantage plans are available in 2024, compared to 65 plans in 2023. This represents a -6.2% change in plan options.
- 99.7% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 99.7% 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, 19 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.64% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 34.00% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Delaware, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 234,605 individuals are enrolled in Medicare.

In Delaware in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.79 in 2023 to \$17.80 in 2024. This represents a \$3.01 change in average premium.
- 39 Medicare Advantage plans are available in 2024, compared to 33 plans in 2023. 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, 15 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 79.94% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 21.24% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in District of Columbia, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 94,652 individuals are enrolled in Medicare.

In District of Columbia in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$32.53 in 2023 to \$33.29 in 2024. This represents a \$0.76 change in average premium.
- 20 Medicare Advantage plans are available in 2024, compared to 17 plans in 2023. This represents a 17.6% 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, 6 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 87.53% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 61.49% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Florida, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 4,985,731 individuals are enrolled in Medicare.

In Florida in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$9.59 in 2023 to \$10.38 in 2024. This represents a \$0.79 change in average premium.
- 613 Medicare Advantage plans are available in 2024, compared to 616 plans in 2023. This represents a -0.5% 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, 199 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 7 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.01% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 26.45% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
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December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

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2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Georgia, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,879,764 individuals are enrolled in Medicare.

In Georgia in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.70 in 2023 to \$16.50 in 2024. This represents a \$1.80 change in average premium.
- 165 Medicare Advantage plans are available in 2024, compared to 166 plans in 2023. This represents a -0.6% 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, 55 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model's Hospice Benefit Component, 6 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.73% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 30.76% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Hawaii, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 298,533 individuals are enrolled in Medicare.

In Hawaii in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$43.90 in 2023 to \$47.01 in 2024. This represents a \$3.11 change in average premium.
- 40 Medicare Advantage plans are available in 2024, compared to 38 plans in 2023. 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, 10 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.64% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 25.81% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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Medicare Open Enrollment in Idaho, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 378,590 individuals are enrolled in Medicare.

In Idaho in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$20.18 in 2023 to \$17.84 in 2024. This represents a \$-2.34 change in average premium.
- 83 Medicare Advantage plans are available in 2024, compared to 80 plans in 2023. This represents a 3.8% 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.
- 96.2% 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, 7 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 74.97% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 21.17% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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September 26, 2023

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Medicare Open Enrollment in Illinois, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 2,346,109 individuals are enrolled in Medicare.

In Illinois in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.13 in 2023 to \$11.95 in 2024. This represents a \$-0.18 change in average premium.
- 158 Medicare Advantage plans are available in 2024, compared to 173 plans in 2023. This represents a -8.7% 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, 18 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.97% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 26.59% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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Medicare Open Enrollment in Indiana, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,337,027 individuals are enrolled in Medicare.

In Indiana in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.88 in 2023 to \$16.29 in 2024. This represents a \$3.41 change in average premium.
- 147 Medicare Advantage plans are available in 2024, compared to 146 plans in 2023. This represents a 0.7% 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, 45 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- 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 will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 76.47% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 25.16% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Iowa, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 666,753 individuals are enrolled in Medicare.

In Iowa in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$10.38 in 2023 to \$11.71 in 2024. This represents a \$1.33 change in average premium.
- 70 Medicare Advantage plans are available in 2024, compared to 70 plans in 2023. This represents a 0.0% 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, 11 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 63.15% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 19.49% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Kansas, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 572,684 individuals are enrolled in Medicare.

In Kansas in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$7.42 in 2023 to \$9.90 in 2024. This represents a \$2.48 change in average premium.
- 92 Medicare Advantage plans are available in 2024, compared to 90 plans in 2023. This represents a 2.2% 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 77.81% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 19.75% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Kentucky, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 967,542 individuals are enrolled in Medicare.

In Kentucky in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$10.56 in 2023 to \$14.33 in 2024. This represents a \$3.77 change in average premium.
- 110 Medicare Advantage plans are available in 2024, compared to 102 plans in 2023. This represents a 7.8% 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, 47 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model's Hospice Benefit Component, 2 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.02% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 30.74% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Louisiana, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 915,953 individuals are enrolled in Medicare.

In Louisiana in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.07 in 2023 to \$20.42 in 2024. This represents a \$3.35 change in average premium.
- 99 Medicare Advantage plans are available in 2024, compared to 108 plans in 2023. This represents a -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, 53 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 83.96% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 36.80% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$2.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Maine, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 368,336 individuals are enrolled in Medicare.

In Maine in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$11.94 in 2023 to \$13.90 in 2024. This represents a \$1.96 change in average premium.
- 55 Medicare Advantage plans are available in 2024, compared to 54 plans in 2023. This represents a 1.9% 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, 17 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.05% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 32.79% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023**.

December 2023

- Medicare Open Enrollment **ends December 7, 2023**.

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024**.

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs](#).

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Maryland, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,110,988 individuals are enrolled in Medicare.

In Maryland in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$35.77 in 2023 to \$35.50 in 2024. This represents a \$-0.27 change in average premium.
- 64 Medicare Advantage plans are available in 2024, compared to 55 plans in 2023. This represents a 16.4% 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, 14 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.87% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 27.60% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.40 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Massachusetts, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,416,501 individuals are enrolled in Medicare.

In Massachusetts in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$43.73 in 2023 to \$37.53 in 2024. This represents a \$-6.20 change in average premium.
- 110 Medicare Advantage plans are available in 2024, compared to 113 plans in 2023. This represents a -2.7% 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.
- 99.5% 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 83.50% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 31.75% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023**.

December 2023

- Medicare Open Enrollment **ends December 7, 2023**.

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024**.

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs](#).

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Michigan, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 2,190,045 individuals are enrolled in Medicare.

In Michigan in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$23.49 in 2023 to \$21.23 in 2024. This represents a \$-2.26 change in average premium.
- 210 Medicare Advantage plans are available in 2024, compared to 205 plans in 2023. This represents a 2.4% 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, 36 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.90% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 23.20% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Minnesota, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,111,396 individuals are enrolled in Medicare.

In Minnesota in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$71.96 in 2023 to \$69.45 in 2024. This represents a \$-2.51 change in average premium.
- 100 Medicare Advantage plans are available in 2024, compared to 106 plans in 2023. 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, 12 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 66.52% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 19.01% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023**.

December 2023

- Medicare Open Enrollment **ends December 7, 2023**.

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024**.

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs](#).

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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Medicare Open Enrollment in Mississippi, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 627,536 individuals are enrolled in Medicare.

In Mississippi in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.47 in 2023 to \$20.89 in 2024. This represents a \$3.42 change in average premium.
- 72 Medicare Advantage plans are available in 2024, compared to 69 plans in 2023. 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, 34 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 1 plan will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 19 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 82.01% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 38.51% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Missouri, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,296,276 individuals are enrolled in Medicare.

In Missouri in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$8.61 in 2023 to \$10.31 in 2024. This represents a \$1.70 change in average premium.
- 134 Medicare Advantage plans are available in 2024, compared to 135 plans in 2023. This represents a -0.7% 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, 34 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 75.62% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 23.03% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Montana, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 254,175 individuals are enrolled in Medicare.

In Montana in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$24.58 in 2023 to \$24.28 in 2024. This represents a \$-0.30 change in average premium.
- 29 Medicare Advantage plans are available in 2024, compared to 26 plans in 2023. This represents a 11.5% change in plan options.
- 99.5% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 98.5% 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 70.46% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 21.05% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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September 26, 2023

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

Medicare Open Enrollment in Nebraska, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 372,288 individuals are enrolled in Medicare.

In Nebraska in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.63 in 2023 to \$15.31 in 2024. This represents a \$2.68 change in average premium.
- 44 Medicare Advantage plans are available in 2024, compared to 39 plans in 2023. This represents a 12.8% change in plan options.
- 98.9% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 98.9% 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, 14 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 64.62% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 18.42% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Nevada, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 581,647 individuals are enrolled in Medicare.

In Nevada in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$4.00 in 2023 to \$4.42 in 2024. This represents a \$0.42 change in average premium.
- 109 Medicare Advantage plans are available in 2024, compared to 100 plans in 2023. This represents a 9.0% change in plan options.
- 97.2% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 97.2% 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, 31 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 82.15% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 23.09% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in New Hampshire, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 331,707 individuals are enrolled in Medicare.

In New Hampshire in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$16.30 in 2023 to \$16.69 in 2024. This represents a \$0.39 change in average premium.
- 42 Medicare Advantage plans are available in 2024, compared to 43 plans in 2023. 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, 7 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.61% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 18.87% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in New Jersey, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,711,287 individuals are enrolled in Medicare.

In New Jersey in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.64 in 2023 to \$19.22 in 2024. This represents a \$3.58 change in average premium.
- 96 Medicare Advantage plans are available in 2024, compared to 92 plans in 2023. 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.05% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 22.30% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in New Mexico, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 451,437 individuals are enrolled in Medicare.

In New Mexico in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.65 in 2023 to \$13.57 in 2024. This represents a \$0.92 change in average premium.
- 62 Medicare Advantage plans are available in 2024, compared to 72 plans in 2023. This represents a -13.9% 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, 12 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 82.76% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 35.24% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in New York, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 3,807,836 individuals are enrolled in Medicare.

In New York in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$26.15 in 2023 to \$30.79 in 2024. This represents a \$4.64 change in average premium.
- 280 Medicare Advantage plans are available in 2024, compared to 288 plans in 2023. This represents a -2.8% 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, 61 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 15 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.92% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 36.99% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$3.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in North Carolina, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 2,154,130 individuals are enrolled in Medicare.

In North Carolina in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.81 in 2023 to \$17.10 in 2024. This represents a \$2.29 change in average premium.
- 163 Medicare Advantage plans are available in 2024, compared to 150 plans in 2023. This represents a 8.7% 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.74% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 24.79% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in North Dakota, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 143,183 individuals are enrolled in Medicare.

In North Dakota in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$36.09 in 2023 to \$40.88 in 2024. This represents a \$4.79 change in average premium.
- 29 Medicare Advantage plans are available in 2024, compared to 27 plans in 2023. This represents a 7.4% 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, 5 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 63.70% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 17.76% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Ohio, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 2,468,713 individuals are enrolled in Medicare.

In Ohio in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$16.10 in 2023 to \$16.63 in 2024. This represents a \$0.53 change in average premium.
- 224 Medicare Advantage plans are available in 2024, compared to 216 plans in 2023. 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, 47 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model's Hospice Benefit Component, 4 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 75.84% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 23.45% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Oklahoma, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 783,289 individuals are enrolled in Medicare.

In Oklahoma in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$15.41 in 2023 to \$17.34 in 2024. This represents a \$1.93 change in average premium.
- 80 Medicare Advantage plans are available in 2024, compared to 89 plans in 2023. This represents a -10.1% 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, 26 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 86.09% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 27.52% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$6.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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Medicare Open Enrollment in Oregon, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 923,254 individuals are enrolled in Medicare.

In Oregon in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$33.82 in 2023 to \$31.22 in 2024. This represents a \$-2.60 change in average premium.
- 132 Medicare Advantage plans are available in 2024, compared to 124 plans in 2023. This represents a 6.5% change in plan options.
- 98.8% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 95.9% 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, 25 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 7 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.06% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 25.10% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Pennsylvania, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 2,875,916 individuals are enrolled in Medicare.

In Pennsylvania in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$30.28 in 2023 to \$27.94 in 2024. This represents a \$-2.34 change in average premium.
- 281 Medicare Advantage plans are available in 2024, compared to 262 plans in 2023. This represents a 7.3% 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, 57 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 5 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 77.70% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 24.41% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Rhode Island, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 235,858 individuals are enrolled in Medicare.

In Rhode Island in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$28.34 in 2023 to \$29.56 in 2024. This represents a \$1.22 change in average premium.
- 35 Medicare Advantage plans are available in 2024, compared to 39 plans in 2023. This represents a -10.3% 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, 13 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 79.53% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 28.78% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in South Carolina, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,183,019 individuals are enrolled in Medicare.

In South Carolina in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.28 in 2023 to \$14.42 in 2024. This represents a \$2.14 change in average premium.
- 97 Medicare Advantage plans are available in 2024, compared to 97 plans in 2023. This represents a 0.0% 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, 27 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.26% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 24.41% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in South Dakota, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 192,581 individuals are enrolled in Medicare.

In South Dakota in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$20.12 in 2023 to \$23.47 in 2024. This represents a \$3.35 change in average premium.
- 32 Medicare Advantage plans are available in 2024, compared to 30 plans in 2023. This represents a 6.7% change in plan options.
- 95.3% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 94.6% 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, 9 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 62.91% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 17.62% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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September 26, 2023

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Medicare Open Enrollment in Tennessee, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,441,441 individuals are enrolled in Medicare.

In Tennessee in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.53 in 2023 to \$18.29 in 2024. This represents a \$0.76 change in average premium.
- 123 Medicare Advantage plans are available in 2024, compared to 129 plans in 2023. This represents a -4.7% 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, 30 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 82.15% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 27.58% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in Texas, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 4,589,620 individuals are enrolled in Medicare.

In Texas in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$8.82 in 2023 to \$9.36 in 2024. This represents a \$0.54 change in average premium.
- 376 Medicare Advantage plans are available in 2024, compared to 385 plans in 2023. 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, 111 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- 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 will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 82.38% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 26.94% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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Medicare Open Enrollment in Utah, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 446,784 individuals are enrolled in Medicare.

In Utah in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$14.24 in 2023 to \$13.05 in 2024. This represents a \$-1.19 change in average premium.
- 47 Medicare Advantage plans are available in 2024, compared to 54 plans in 2023. This represents a -13.0% 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.
- 99.8% 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model's Hospice Benefit Component, 2 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 78.99% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 16.13% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

Contact: CMS Media Relations
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Medicare Open Enrollment in Vermont, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 160,876 individuals are enrolled in Medicare.

In Vermont in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$17.51 in 2023 to \$18.48 in 2024. This represents a \$0.97 change in average premium.
- 24 Medicare Advantage plans are available in 2024, compared to 25 plans in 2023. This represents a -4.0% 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, 6 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.87% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 24.70% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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Medicare Open Enrollment in Virginia, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,631,641 individuals are enrolled in Medicare.

In Virginia in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$12.58 in 2023 to \$13.00 in 2024. This represents a \$0.42 change in average premium.
- 147 Medicare Advantage plans are available in 2024, compared to 147 plans in 2023. This represents a 0.0% 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, 52 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee's health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model's Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 79.70% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 25.05% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The "2024 Medicare & You" Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Washington, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,478,600 individuals are enrolled in Medicare.

In Washington in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$29.84 in 2023 to \$29.62 in 2024. This represents a \$-0.22 change in average premium.
- 152 Medicare Advantage plans are available in 2024, compared to 153 plans in 2023. This represents a -0.7% 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, 35 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 3 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 82.52% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 24.37% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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Medicare Open Enrollment in West Virginia, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 445,835 individuals are enrolled in Medicare.

In West Virginia in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$20.36 in 2023 to \$20.90 in 2024. This represents a \$0.54 change in average premium.
- 58 Medicare Advantage plans are available in 2024, compared to 53 plans in 2023. This represents a 9.4% 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, 17 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 81.62% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 31.06% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Wisconsin, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 1,273,287 individuals are enrolled in Medicare.

In Wisconsin in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$27.59 in 2023 to \$26.15 in 2024. This represents a \$-1.44 change in average premium.
- 129 Medicare Advantage plans are available in 2024, compared to 126 plans in 2023. This represents a 2.4% 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, 25 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 4 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 21 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 72.25% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 21.38% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Wyoming, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 122,946 individuals are enrolled in Medicare.

In Wyoming in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$28.48 in 2023 to \$22.63 in 2024. This represents a \$-5.85 change in average premium.
- 15 Medicare Advantage plans are available in 2024, compared to 16 plans in 2023. 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 who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.

Medicare Part D:

- 22 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 78.96% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 17.29% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$0.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.

- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023**.

December 2023

- Medicare Open Enrollment **ends December 7, 2023**.

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024**.

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs](#).

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in American Samoa, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 4,868 individuals are enrolled in Medicare.

In American Samoa in 2024:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan will be available in 2024. 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 2023.
- 88.10% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$55.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Guam, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 19,051 individuals are enrolled in Medicare.

In Guam in 2024:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan will be available in 2024. 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 2023.
- 8.52% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$43.50 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Northern Mariana Islands, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 3,076 individuals are enrolled in Medicare.

In Northern Mariana Islands in 2024:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan will be available in 2024. 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 2023.
- 80.05% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$55.60 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.
- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in Puerto Rico, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

Thanks to the Inflation Reduction Act, people with Medicare may qualify for even more savings through the Extra Help program. This program helps some people pay their Medicare drug coverage (Part D) costs like premiums, deductibles, and cost sharing. In 2024, there will be expanded eligibility for full benefits under the program, meaning all enrollees will pay no deductible, no premium, and benefit from fixed lower copayments for certain medications. [Learn more about the Extra Help program](#), including eligibility criteria and how to apply.

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, 762,404 individuals are enrolled in Medicare.

In Puerto Rico in 2024:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$0.10 in 2023 to \$0.11 in 2024. This represents a \$0.01 change in average premium.
- 66 Medicare Advantage plans are available in 2024, compared to 69 plans in 2023. 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, 51 plans will offer Medicare Advantage enrollees who receive low-income subsidies (also called Extra Help) and/or chronically ill enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as the elimination of Medicare Part D cost sharing; and person-centered, innovative benefits that are critical to meeting enrollee’s health care needs and improving health equity such as food and nutrition benefits.
- In addition, through the VBID Model’s Hospice Benefit Component, 16 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 6 stand-alone Medicare prescription drug plans will be available in 2024. All individuals with Medicare have access to a Medicare prescription drug plan.
- 97.01% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2023.
- 2.52% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$11.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

Medicare Open Enrollment begins on October 15, 2023, and ends on December 7, 2023. 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 2024.

September 2023

- The “2024 Medicare & You” Handbook is sent to every household with Medicare. [View the Handbook online.](#)
- Health and drug plans begin notifying enrollees about changes to their plans in 2024.

October 2023

- Individuals can begin shopping and comparing 2024 plans on Medicare.gov starting October 1, 2023.

- Individuals should watch their mail for notices from Medicare with information about changes in 2024.
- Medicare health and drug plan 2024 Star Ratings will be available on Medicare.gov on or around October 11, 2023.
- Medicare Open Enrollment **begins October 15, 2023.**

December 2023

- Medicare Open Enrollment **ends December 7, 2023.**

January 2024

- Medicare health and drug plan coverage changes made during the Medicare Open Enrollment Period are effective **January 1, 2024.**

2024 Medicare Open Enrollment Resources

Medicare.gov, as well as the Medicare Plan Finder, provide clear, easy-to-use information to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2024 Medicare health and prescription drug plan information by October 1, 2023. 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 additional languages.

In addition, Medicare enrollees can contact their [State Health Insurance Assistance Programs](#) 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 cover Medicare premiums and may also cover Medicare deductibles, coinsurance and copayments if people meet the eligibility requirements in their state. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

In addition, the Low-Income Subsidy Program, also called Extra Help, is a Medicare program that helps qualifying individuals pay Part D premiums, deductibles, coinsurance, and other costs. In 2024, this program is expanding thanks to the Inflation Reduction Act, allowing all eligible enrollees to benefit from no deductible, no premium, and fixed lower copayments for certain medications. Enrollees can save nearly \$300 per year, on average, according to estimates; up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but aren't currently enrolled. Individuals who enroll in MSPs automatically qualify for help affording their prescription drugs through the Extra Help program. To learn more about the Low-Income Subsidy Program, visit: [Medicare.gov/extrahelp](https://www.medicare.gov/extrahelp).

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FACT SHEET

September 26, 2023

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

Medicare Open Enrollment in U.S. Virgin Islands, 2024

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, 2023.

Nationally, the average premiums and benefits for Medicare Advantage plans — private health plans that generally cover all Medicare Part A and Part B benefits— as well as plan choice will remain stable in 2024.

Total Medicare Part D premiums are also expected to remain stable. In 2024, through the Inflation Reduction Act, people with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit won't have to pay anything out of pocket during that phase for covered Medicare prescription drugs. Because of the Inflation Reduction Act, people with Medicare Part D coverage already see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and recommended adult vaccines at no cost.

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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 U.S. Virgin Islands, 20,623 individuals are enrolled in Medicare.

In U.S. Virgin Islands in 2024:

Medicare Part D:

- 1 stand-alone Medicare prescription drug plan will be available in 2024. 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 2023.
- 4.98% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$94.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2024 Medicare Open Enrollment Important Dates

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