



## **Boomer Benefits Discusses the Medicare Open Enrollment Period**

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Boomer Benefits, a health insurance agency in Fort Worth, TX, has released a new blog post that discusses the Medicare Advantage Open Enrollment Period (OEP) for 2023. The OEP was started in 2019 and used to be a regular component of each Medicare year. The OEP permits those who are enrolled in a Medicare Advantage plan to make a one-time modification early in the year, from January 1st to March 31st. This was replaced by the Affordable Care Act (ACA) of 2010 with the Medicare Advantage Disenrollment period from January 1st to February 14th. The latter only permitted Medicare Advantage enrollees to return to Original Medicare but did not allow changing from one Medicare Advantage plan to another. But the Medicare OEP is finally returning because it was observed that Medicare beneficiaries are frequently confused about Medicare Advantage plans. More information about this can be gleaned from [boomerbenefits.com/medicare-open-enrollment-period-oepl/](https://boomerbenefits.com/medicare-open-enrollment-period-oepl/).

With the recent changes, the Medicare OEP enables beneficiaries to shift from one Medicare Advantage plan to another Medicare Advantage plan. It also allows beneficiaries to disenroll from a Medicare Advantage plan and get back to Original Medicare, with or without a Part D drug plan. However, the Medicare OEP doesn't permit a beneficiary to change from one Part D plan to another.

The return of Medicare OEP is due to Medicare beneficiaries not fully understanding how these plans work or they may not be aware that the plan has a network. And some Medicare beneficiaries may try to make their own plan modifications without the help of a Medicare insurance expert, and they don't really understand what they are getting into plus they may be overlooking important factors. For instance, they might join a plan that one of their doctors is not part of. Some might also forget to check on the plan's drug formulary to ensure that it covers all of their key medications. It is also common for a beneficiary to be aware that Advantage plans need copays on the back end. They may be focused too much on the low premium of the plan that they might ignore the rest of the facts on how the plan works.

Insurance companies and lawmakers are now trying to protect people by disclaimers on the plan materials. The Medicare Advantage plan aims to protect not only beneficiaries but also insurance agents who frequently explain the Medicare Advantage plan but for some reason, the client misses it. This usually happens because those who are new to Medicare are deluged with a large amount of information. Thus, the updated Medicare Advantage plan enrollment materials are a first step in avoiding such a problem. And the return of the OEP is the second step in preventing such a problem. It offers an opt-out period that allows beneficiaries to return to Original Medicare.

Started in 2005, Boomer Benefits is an award-winning insurance agency for several national insurance carriers, including Blue Cross Blue Shield, Mutual of Omaha, Aetna, Cigna, and several other A-rated carriers. They are licensed to operate in 48 states in the United States and through the years, they have developed the reputation of being a reliable baby boomers insurance agency. They offer free consultation for baby boomers and their Client Service Team provides free lifetime support for Medigap policy needs. They will also inform clients if there are changes in the rates of their insurance company. And in case a client encounters problems when making a claim, they will give free support with drug exceptions and appeals. They will also take an active part in the National Association of Health Underwriters and National Association of Medicare Supplement Advisers. And they are always stay up to date on the laws governing Medicare benefits, which frequently change.

Those who would like to know more about the baby boomer benefits can check out the Boomer Benefits website or contact them on the telephone. They are open from 8:45 am to 5:30 pm, Monday to Friday.

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For more information about Boomer Benefits, contact the company here: Boomer Benefits Kelsey Mundfrom (817) 249-8600 2601 Meacham Blvd STE 500, Fort Worth, TX 76137, United States

## **Boomer Benefits**

*Boomer Benefits is an award winning agency, licensed in 48 states.  
They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.*

Website: <https://boomerbenefits.com>

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