



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Alabama, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,109,480 individuals are enrolled in Medicare.

### **In Alabama in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$14.76 in 2024 to \$15.69 in 2025.
- 93 Medicare Advantage plans are available in 2025, compared to 93 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 78.85% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 30.47% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Alaska, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 117,112 individuals are enrolled in Medicare.

### **In Alaska in 2025:**

#### **Medicare Part D:**

- 12 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 77.88% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 28.8% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

#### *December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

#### *January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

### **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Arizona, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,484,871 individuals are enrolled in Medicare.

### **In Arizona in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$11.44 in 2024 to \$8.10 in 2025.
- 149 Medicare Advantage plans are available in 2025, compared to 153 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 67.51% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 24.21% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Arkansas, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 673,546 individuals are enrolled in Medicare.

### **In Arkansas in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$13.30 in 2024 to \$7.74 in 2025.
- 93 Medicare Advantage plans are available in 2025, compared to 90 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 31.81% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in California, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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 California, 6,880,905 individuals are enrolled in Medicare.

### **In California in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$16.25 in 2024 to \$12.48 in 2025.
- 421 Medicare Advantage plans are available in 2025, compared to 465 plans in 2024.
- 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.

#### **Medicare Part D:**

- 18 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 67.15% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 32.92% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$1.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Colorado, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 1,028,799 individuals are enrolled in Medicare.

### **In Colorado in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$15.11 in 2024 to \$12.20 in 2025.
- 132 Medicare Advantage plans are available in 2025, compared to 120 plans in 2024.
- 100% 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 58.01% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 21.02% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Connecticut, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 741,026 individuals are enrolled in Medicare.

### **In Connecticut in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$19.77 in 2024 to \$20.03 in 2025.
- 51 Medicare Advantage plans are available in 2025, compared to 61 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 66.58% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 33.53% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$6.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Delaware, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 242,207 individuals are enrolled in Medicare.

### **In Delaware in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$17.83 in 2024 to \$17.97 in 2025.
- 35 Medicare Advantage plans are available in 2025, compared to 39 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 71.48% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 20.47% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###





---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in District of Columbia, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 95,577 individuals are enrolled in Medicare.

### **In District of Columbia in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$33.92 in 2024 to \$37.89 in 2025.
- 22 Medicare Advantage plans are available in 2025, compared to 20 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 80.49% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 56% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Florida, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 5,095,344 individuals are enrolled in Medicare.

### **In Florida in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$10.09 in 2024 to \$4.33 in 2025.
- 592 Medicare Advantage plans are available in 2025, compared to 613 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 71.51% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 25.8% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Georgia, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,926,784 individuals are enrolled in Medicare.

### **In Georgia in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$15.52 in 2024 to \$14.29 in 2025.
- 178 Medicare Advantage plans are available in 2025, compared to 162 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 69.89% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 30.02% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Hawaii, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 304,506 individuals are enrolled in Medicare.

### **In Hawaii in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$46.08 in 2024 to \$47.51 in 2025.
- 43 Medicare Advantage plans are available in 2025, compared to 40 plans in 2024.
- 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.

#### **Medicare Part D:**

- 12 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 73.84% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 25.8% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Idaho, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 390,132 individuals are enrolled in Medicare.

### **In Idaho in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$16.94 in 2024 to \$22.29 in 2025.
- 66 Medicare Advantage plans are available in 2025, compared to 83 plans in 2024.
- 99.8% 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 65.13% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 19.39% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Illinois, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 2,390,359 individuals are enrolled in Medicare.

### **In Illinois in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$12.01 in 2024 to \$8.39 in 2025.
- 165 Medicare Advantage plans are available in 2025, compared to 157 plans in 2024.
- 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.

#### **Medicare Part D:**

- 17 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 65.39% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 26.36% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Indiana, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,365,388 individuals are enrolled in Medicare.

### **In Indiana in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$15.69 in 2024 to \$18.55 in 2025.
- 155 Medicare Advantage plans are available in 2025, compared to 144 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 65.01% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 24.73% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Iowa, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 680,584 individuals are enrolled in Medicare.

### **In Iowa in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$11.14 in 2024 to \$13.84 in 2025.
- 75 Medicare Advantage plans are available in 2025, compared to 70 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 54.24% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 18.39% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###





---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Kansas, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 584,751 individuals are enrolled in Medicare.

### **In Kansas in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$10.13 in 2024 to \$11.93 in 2025.
- 83 Medicare Advantage plans are available in 2025, compared to 92 plans in 2024.
- 96.9% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 95.6% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

#### **Medicare Part D:**

- 17 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 18.69% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Kentucky, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 981,983 individuals are enrolled in Medicare.

### **In Kentucky in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$13.34 in 2024 to \$15.15 in 2025.
- 119 Medicare Advantage plans are available in 2025, compared to 110 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 70.02% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 29.5% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Louisiana, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 932,158 individuals are enrolled in Medicare.

### **In Louisiana in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$18.86 in 2024 to \$23.46 in 2025.
- 112 Medicare Advantage plans are available in 2025, compared to 99 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 35.8% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Maine, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 375,784 individuals are enrolled in Medicare.

### **In Maine in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$13.54 in 2024 to \$12.84 in 2025.
- 54 Medicare Advantage plans are available in 2025, compared to 55 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 32.58% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Maryland, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,138,161 individuals are enrolled in Medicare.

### **In Maryland in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$33.05 in 2024 to \$30.92 in 2025.
- 68 Medicare Advantage plans are available in 2025, compared to 64 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 73.7% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 25.39% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in Massachusetts, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 1,445,583 individuals are enrolled in Medicare.

### **In Massachusetts in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$37.16 in 2024 to \$33.91 in 2025.
- 96 Medicare Advantage plans are available in 2025, compared to 110 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 73.58% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 32.38% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$6.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Michigan, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 2,234,470 individuals are enrolled in Medicare.

### **In Michigan in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$21.16 in 2024 to \$18.54 in 2025.
- 201 Medicare Advantage plans are available in 2025, compared to 210 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 23.09% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Minnesota, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,141,334 individuals are enrolled in Medicare.

### **In Minnesota in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$67.32 in 2024 to \$62.25 in 2025.
- 102 Medicare Advantage plans are available in 2025, compared to 100 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 58.71% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 18.72% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###





---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Mississippi, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 636,926 individuals are enrolled in Medicare.

### **In Mississippi in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$20.34 in 2024 to \$21.32 in 2025.
- 88 Medicare Advantage plans are available in 2025, compared to 72 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 71.4% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 37.32% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Missouri, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,321,671 individuals are enrolled in Medicare.

### **In Missouri in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$10.19 in 2024 to \$12.69 in 2025.
- 139 Medicare Advantage plans are available in 2025, compared to 134 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 64.69% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 23.09% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Montana, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 260,311 individuals are enrolled in Medicare.

### **In Montana in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$23.98 in 2024 to \$17.01 in 2025.
- 27 Medicare Advantage plans are available in 2025, compared to 29 plans in 2024.
- 99.5% 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 63.07% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 19.41% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Nebraska, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 380,220 individuals are enrolled in Medicare.

### **In Nebraska in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$20.13 in 2024 to \$23.19 in 2025.
- 44 Medicare Advantage plans are available in 2025, compared to 43 plans in 2024.
- 99.6% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 98% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 54.62% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 17.96% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Nevada, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 597,344 individuals are enrolled in Medicare.

### **In Nevada in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$4.61 in 2024 to \$2.44 in 2025.
- 97 Medicare Advantage plans are available in 2025, compared to 107 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 24.35% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in New Hampshire, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 341,686 individuals are enrolled in Medicare.

### **In New Hampshire in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$15.25 in 2024 to \$18.81 in 2025.
- 38 Medicare Advantage plans are available in 2025, compared to 42 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 16.62% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in New Jersey, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,752,561 individuals are enrolled in Medicare.

### **In New Jersey in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$19.58 in 2024 to \$25.09 in 2025.
- 92 Medicare Advantage plans are available in 2025, compared to 96 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 67.31% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 21.83% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$2.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in New Mexico, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 459,784 individuals are enrolled in Medicare.

### **In New Mexico in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$13.63 in 2024 to \$5.56 in 2025.
- 66 Medicare Advantage plans are available in 2025, compared to 62 plans in 2024.
- 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.

#### **Medicare Part D:**

- 15 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 33.72% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###





---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in New York, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 3,887,499 individuals are enrolled in Medicare.

### **In New York in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$30.35 in 2024 to \$42.90 in 2025.
- 241 Medicare Advantage plans are available in 2025, compared to 280 plans in 2024.
- 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.

#### **Medicare Part D:**

- 12 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 61.02% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 37.92% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$38.70 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in North Carolina, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 2,206,673 individuals are enrolled in Medicare.

### **In North Carolina in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$16.27 in 2024 to \$18.81 in 2025.
- 180 Medicare Advantage plans are available in 2025, compared to 163 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 72.97% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 24.13% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in North Dakota, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 146,837 individuals are enrolled in Medicare.

### **In North Dakota in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$44.79 in 2024 to \$49.67 in 2025.
- 29 Medicare Advantage plans are available in 2025, compared to 29 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 56.11% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 16.47% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Ohio, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 2,516,184 individuals are enrolled in Medicare.

### **In Ohio in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$16.12 in 2024 to \$15.51 in 2025.
- 217 Medicare Advantage plans are available in 2025, compared to 224 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 66.65% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 22.87% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Oklahoma, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 798,559 individuals are enrolled in Medicare.

### **In Oklahoma in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$17.23 in 2024 to \$18.49 in 2025.
- 73 Medicare Advantage plans are available in 2025, compared to 80 plans in 2024.
- 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.

#### **Medicare Part D:**

- 17 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 76.44% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 26.4% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Oregon, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 938,236 individuals are enrolled in Medicare.

### **In Oregon in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$29.75 in 2024 to \$27.49 in 2025.
- 109 Medicare Advantage plans are available in 2025, compared to 132 plans in 2024.
- 95.9% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 93.9% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 25.14% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Pennsylvania, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 2,929,235 individuals are enrolled in Medicare.

### **In Pennsylvania in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$27.40 in 2024 to \$25.39 in 2025.
- 316 Medicare Advantage plans are available in 2025, compared to 281 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 67.38% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 24.1% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Rhode Island, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 241,239 individuals are enrolled in Medicare.

### **In Rhode Island in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$29.52 in 2024 to \$19.50 in 2025.
- 24 Medicare Advantage plans are available in 2025, compared to 35 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 67.68% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 28.6% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$6.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###





---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in South Carolina, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,215,655 individuals are enrolled in Medicare.

### **In South Carolina in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$13.90 in 2024 to \$14.25 in 2025.
- 94 Medicare Advantage plans are available in 2025, compared to 97 plans in 2024.
- 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.

#### **Medicare Part D:**

- 15 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 67.51% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 23.57% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in South Dakota, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 196,880 individuals are enrolled in Medicare.

### **In South Dakota in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$24.81 in 2024 to \$39.76 in 2025.
- 28 Medicare Advantage plans are available in 2025, compared to 32 plans in 2024.
- 97.6% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 94.7% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 53.73% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 16.21% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Tennessee, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,469,712 individuals are enrolled in Medicare.

### **In Tennessee in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$18.70 in 2024 to \$18.55 in 2025.
- 131 Medicare Advantage plans are available in 2025, compared to 118 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 72.64% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 26.57% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Texas, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 4,720,244 individuals are enrolled in Medicare.

### **In Texas in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$9.15 in 2024 to \$6.81 in 2025.
- 381 Medicare Advantage plans are available in 2025, compared to 373 plans in 2024.
- 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.

#### **Medicare Part D:**

- 17 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 71.24% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 25.84% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Utah, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 460,321 individuals are enrolled in Medicare.

### **In Utah in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$11.86 in 2024 to \$12.16 in 2025.
- 48 Medicare Advantage plans are available in 2025, compared to 47 plans in 2024.
- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 99.9% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 70.84% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 15.76% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Vermont, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 164,127 individuals are enrolled in Medicare.

### **In Vermont in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$18.46 in 2024 to \$31.70 in 2025.
- 8 Medicare Advantage plans are available in 2025, compared to 24 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 68.14% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 24.12% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$6.30 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Virginia, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,671,717 individuals are enrolled in Medicare.

### **In Virginia in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$13.56 in 2024 to \$12.91 in 2025.
- 142 Medicare Advantage plans are available in 2025, compared to 147 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 73.23% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 23.71% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Washington, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,511,447 individuals are enrolled in Medicare.

### **In Washington in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$28.58 in 2024 to \$25.75 in 2025.
- 125 Medicare Advantage plans are available in 2025, compared to 152 plans in 2024.
- 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.

#### **Medicare Part D:**

- 14 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 23.11% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###





---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in West Virginia, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 450,374 individuals are enrolled in Medicare.

### **In West Virginia in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$20.63 in 2024 to \$16.62 in 2025.
- 59 Medicare Advantage plans are available in 2025, compared to 58 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 73.61% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 29.91% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Wisconsin, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 1,304,783 individuals are enrolled in Medicare.

### **In Wisconsin in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$26.01 in 2024 to \$24.21 in 2025.
- 118 Medicare Advantage plans are available in 2025, compared to 129 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 20.51% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Wyoming, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 126,501 individuals are enrolled in Medicare.

### **In Wyoming in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$22.37 in 2024 to \$29.86 in 2025.
- 18 Medicare Advantage plans are available in 2025, compared to 15 plans in 2024.
- 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.

#### **Medicare Part D:**

- 16 stand-alone Medicare prescription drug plans are available in 2025. All individuals with Medicare have access to a Medicare prescription drug plan.
- 72.42% of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2024.
- 16.18% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**



*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in American Samoa, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 5,062 individuals are enrolled in Medicare.

### **In American Samoa in 2025:**

#### **Medicare Part D:**

- 1 stand-alone Medicare prescription drug plan is available in 2025. 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 2024.
- 93.9% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$4.90 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

#### *December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

#### *January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

### **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Guam, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 19,754 individuals are enrolled in Medicare.

### **In Guam in 2025:**

#### **Medicare Part D:**

- 1 stand-alone Medicare prescription drug plan is available in 2025. 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 2024.
- 9.29% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

#### *December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

#### *January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

### **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in Northern Mariana Islands, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.



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, 3,301 individuals are enrolled in Medicare.

### **In Northern Mariana Islands in 2025:**

#### **Medicare Part D:**

- 1 stand-alone Medicare prescription drug plan is available in 2025. 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 2024.
- 84.05% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$6.80 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

#### *December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

#### *January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

### **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### Medicare Open Enrollment in Puerto Rico, 2025

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 768,807 individuals are enrolled in Medicare.

### **In Puerto Rico in 2025:**

#### **Medicare Advantage:**

- The average monthly Medicare Advantage plan premium changed from \$0.10 in 2024 to \$0.07 in 2025.
- 73 Medicare Advantage plans are available in 2025, compared to 66 plans in 2024.
- 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.

#### **Medicare Part D:**

- 6 stand-alone Medicare prescription drug plans are available in 2025. 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 2024.
- 2.55% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$0 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

*December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

*January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

## **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###



---

## FACT SHEET

September 27, 2024

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

### **Medicare Open Enrollment in U.S. Virgin Islands, 2025**

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 from October 15, 2024, through December 7, 2024.

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 2025.

Total Medicare Part D premiums will also remain stable. In 2025, thanks to the Inflation Reduction Act, people with Medicare prescription drug coverage will benefit from a \$2,000 out-of-pocket cap on their annual prescription drug costs, further making prescription drugs more affordable for seniors and people with disabilities. Because of the Inflation Reduction Act, people with Medicare 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 under Medicare Part D at no cost. People with Medicare prescription drug coverage who fall into the catastrophic phase of the prescription drug benefit will not have to pay anything out of pocket during that phase for covered Medicare prescription drugs.

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, eligibility for Extra Help expanded—meaning more people are eligible to 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.

Additionally, the Medicare Prescription Payment Plan, which will be offered by all Part D plans starting in 2025, will allow people with Medicare Part D coverage the option to spread the costs of their prescription drugs over the calendar year. [Learn more about how the Medicare Prescription Payment Plan](#) may help people with Medicare.

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, 20,864 individuals are enrolled in Medicare.

### **In U.S. Virgin Islands in 2025:**

#### **Medicare Part D:**

- 1 stand-alone Medicare prescription drug plan is available in 2025. 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 2024.
- 5.23% of people with a stand-alone Medicare prescription drug plan get Extra Help
- \$94.00 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

### **2025 Medicare Open Enrollment Important Dates**

Medicare Open Enrollment runs from October 15, 2024, to December 7, 2024. 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 2025.

#### *September 2024*

- The “2025 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 2025.

#### *October 2024*

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2024.
- Individuals should watch their mail for notices from Medicare and their Medicare Advantage plan with information about changes in 2025.
- Medicare health and drug plan 2025 Star Ratings will be available on Medicare.gov on or around October 10, 2024.
- Medicare Open Enrollment **begins October 15, 2024.**

#### *December 2024*

- Medicare Open Enrollment **ends December 7, 2024.**

#### *January 2025*

- Medicare health and drug plan coverage for 2025 **begins January 1, 2025.**

### **2025 Medicare Open Enrollment Resources**

[Medicare.gov](https://www.medicare.gov) provides clear, easy-to-use information as well as an updated Medicare Plan Finder which allows people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2025 Medicare health and prescription drug plan information on October 1, 2024. 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 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 help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP reduces Medicare costs, helping people better afford other necessities like food, housing, or transportation. [Learn more about MSPs.](#)

###