



FACT SHEET

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Medicare Open Enrollment in Ohio, 2023

The Centers for Medicare & Medicaid Services (CMS) offers seniors, people with end-stage renal disease (ESRD), and people with disabilities several insurance options, including Traditional Medicare, Medicare Advantage and Medicare Part D prescription drug plans. The costs and covered benefits of different plan options can change from year to year. People with Medicare can review coverage choices and make changes during Medicare Open Enrollment, October 15-December 7, 2022.

Nationally, the average 2023 premiums for Medicare Advantage plans — private health plans that cover all Medicare Part A and Part B benefits and may provide additional benefits — are expected to decrease nearly 8% from 2022, while the number of plan choices continues to increase.

Basic Medicare Part D premiums are also expected to decrease while adding benefits for enrollees. In 2023, because of the Inflation Reduction Act, people with Medicare Part D coverage will see improved benefits, including a \$35 cost-sharing limit on a month's supply of each covered insulin product and adult vaccines recommended by the Advisory Committee on Immunization Practices (ACIP), at no additional cost.

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, 2,421,807 individuals are enrolled in Medicare.

In Ohio in 2023:

Medicare Advantage:

- The average monthly Medicare Advantage plan premium changed from \$18.17 in 2022 to \$16.03 in 2023. This represents a -11.8% change in average premium.
- 216 Medicare Advantage plans are available in 2023, compared to 202 plans in 2022. This represents a 6.9% change in plan options.

- 100% of people with Medicare have access to a Medicare Advantage plan.
- \$0 is the lowest monthly premium for a Medicare Advantage plan.
- 100% of people with Medicare will have access to a Medicare Advantage plan with a \$0 monthly premium.
- Through the CMS Innovation Center’s Value-Based Insurance Design (VBID) Model, 42 plans will offer Medicare Advantage enrollees additional options, including reductions in cost sharing (in some cases to zero) for certain covered benefits, such as eliminated Medicare Part D cost sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for enrollees who receive low income subsidies (also called Extra Help) and/or chronically ill enrollees.
- In addition, through the VBID Model’s Hospice Benefit Component, 4 plans will offer the Medicare hospice benefit through their plan.

Medicare Part D:

- 24 stand-alone Medicare prescription drug plans are available in 2023. 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 2022.
- 23% of people with a stand-alone Medicare prescription drug plan get Extra Help (also called the low-income subsidy, or LIS).
- \$5.10 is the lowest monthly premium for a stand-alone Medicare prescription drug plan.

2023 Medicare Open Enrollment Important Dates

Medicare Open Enrollment runs from October 15, 2022 to December 7, 2022. 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 2023.

September 2022

- The “2023 Medicare & You” Handbook is sent to every household with Medicare. The handbook can be accessed online at: <https://www.medicare.gov/forms-help-resources/medicare-you-handbook/download-medicare-you-in-different-formats>.
- Health and drug plans begin notifying enrollees about changes to their plans in 2023.

October 2022

- Individuals can begin shopping and comparing plans on Medicare.gov starting October 1, 2022.
- Individuals should watch their mail for notices from Medicare with information about changes in 2023.
- Medicare health and drug plan 2023 Star Ratings will be available on Medicare.gov on or around October 6, 2022.
- Medicare Open Enrollment **begins October 15, 2022.**

December 2022

- Medicare Open Enrollment **ends December 7, 2022.**

January 2023

- Medicare health and drug plan coverage for 2023 **begins January 1, 2023.**

2023 Medicare Open Enrollment Resources

Medicare.gov provides clear, easy-to-use information as well as an updated Medicare Plan Finder to allow people with Medicare to compare their personalized options for health and drug coverage. Medicare Plan Finder will be updated with the 2023 Medicare health and prescription drug plan information on October 1, 2022. 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 (<https://www.shiphelp.org/>) for one-on-one assistance. People who want to keep their current Medicare coverage do not need to re-enroll.

To help with their Medicare costs, low-income seniors and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs are essential to help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance and copayments if people meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other necessities like food, housing or transportation. Individuals interested in learning more can visit: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>.

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