

# Prescription Drug Plan (aka: PDP) 2023

**Open Enrollment Period** to compare your PDP to other PDPs:

**October 15<sup>th</sup> – December 7<sup>th</sup>**

Changes will be **effective on January 1<sup>st</sup>**

**The reason to “Shop-the-market” each year**

- YOUR Prescriptions might have changed.
- **YOUR Current PDP Insurance Carrier, might have CHANGED their FORMULARY (very possible)**

## **IMPORTANT:**

- **WE Cannot Help You Directly**
- **We Encourage You to go to [www.Medicare.gov](http://www.Medicare.gov)**

The Federal Government, through the CMS (Center for Medicare and Medicaid Services), now requires that we RECORD EVERY CONVERSATION which results in a sale of a PDP. I would love for us to help, but we are not equipped to do so, at the high volume of great clients that we support. So, we will simply GUIDE YOU, as to how you can DO IT YOURSELVES, please, through [www.Medicare.gov](http://www.Medicare.gov).

**Please See the **PRESCRIPTION DRUG PLAN Guide for 2023**, and a **NEW VIDEO** Attached.**

Log into your [www.Medicare.gov](http://www.Medicare.gov) account.

You will be able to see your **CURRENT PDP**, next to all the **other PDPs**.

Once you have found the least-costly **2023 PDP** for you, then you may **simply enroll on the spot**.

But if you have a question, you are welcome to call us for more Guidance, - - - but we simply cannot sell you any PDPs. You may enroll directly through [www.Medicare.gov](http://www.Medicare.gov), without us, please.

You will complete your enrollment through [www.Medicare.gov](http://www.Medicare.gov).

Then, throughout the year, if you have questions, you may certainly call us. And if we need to call the **PDP carrier**, you will need to be on the phone with us, to introduce us and to give your permission for us to be on the call, to help ask questions about your PDP.

Or, you can call the **PDP carrier** directly for assistance. That’s up to you.

Sorry the government has created “Regulation” that is so cumbersome, that it has become near-impossible to help anyone. Those who know us, know that we have done MOST of this PDP work on their behalf, for gratis (zero commissions) for several years. But now, CMS even makes volunteer work, near-impossible.

So, we’ll teach YOU “how to fish” for your own PDP, and then support you in that endeavor...