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**Under Age 65 and on Medicare
One-Time Open Enrollment
October 15th - December 7th, 2015**

Many people on Medicare and under age 65 have been unable to obtain a Medicare supplement policy or other coverage to assist with the cost of care that Medicare allows, but doesn't pay. Now there is a *one-time opportunity* to purchase needed coverage.

Beginning October 15, 2015 and ending on December 7, 2015, there will be an open enrollment period for Montana Medicare Beneficiaries who are under age 65. Insurance companies who offer Medicare supplement policies in Montana will allow the under 65 Medicare beneficiaries to enroll in one of their Medicare supplements only during open enrollment.

To find a Medicare supplement plan that meets your needs, refer to the "Medicare Supplement Insurance 2015-16 Rate Comparison Guide" on the CSI website: http://issuu.com/mtcsi/docs/2015_16medsupprategde In the rate charts, refer to the *Under 65* line to find premiums for supplement plans from the different insurers. If you do not have internet access, please call the CSI toll-free consumer assistance number, 800-332-6148, to request a printed copy.

For further assistance, there are two options:

- The State Health Insurance Program (SHIP) offers free enrollment assistance throughout Montana. To find a SHIP counselor near you, call 800-551-3191. Or call the CSI at 800-332-6148 with any questions regarding insurance.
- Montana licensed insurance producers (insurance agents) are also available to assist you in your area. Some insurance companies allow you to complete the application for insurance on their website. The "Rate Guide" referenced above has insurance company contact information.

Remember, this is a one-time opportunity to enroll in a Medicare supplement policy. Don't miss out!