



TNEJC SENIOR-CENTER UPDATE

Plain-language protection for older Tennesseans and families

MONDAY, OCTOBER 26, 2026 | THIS WEEK: COMPARE MEDICARE COVERAGE

COMPARE THE COVERAGE. NOT JUST THE EXTRAS.

Medicare Open Enrollment ends December 7. Before changing plans, make sure the coverage works for your health—not just the advertisement.

CHECK THESE FIVE THINGS

- Are your doctors and hospitals in the network?
- Are all prescriptions covered—and at what pharmacy?
- What are the premium, deductible and copays?
- What is the yearly out-of-pocket limit?
- Does the plan require referrals or prior approval?

GET FREE, UNBIASED HELP

TN SHIP counselors do not sell insurance. They help Tennesseans compare Medicare choices.

1-877-801-0044

Medicare: 1-800-MEDICARE

FAX SCAM WATCH

Do not pay an unexpected fax invoice until you verify it with your own vendor records and independently found contact information. Ask a second person to review it.

ABUSE OR NEGLECT CAN BE REPORTED

In Tennessee, everyone must report suspected abuse, neglect or exploitation of an older or vulnerable adult. APS: 1-888-277-8366. Call 911 for immediate danger.

STOP. VERIFY. REPORT.

- If money was sent, contact the financial company immediately.
- Save messages, receipts, screenshots and account details.
- Report online fraud at IC3.gov and tell one trusted person today.



[CheckBeforeYouActTN.org](https://www.CheckBeforeYouActTN.org)



Support the Elder Justice plate project

Express interest only—no purchase or payment.
tnelderjusticecoalition.org/license-plate