

Medicare Enrollment Periods

As individuals become eligible for Medicare benefits, decisions must be made as to how they will receive their health care coverage. For example: Enrolling in Part B (medical) enables a consumer to select a Medicare Advantage Plan (Part C) or purchase a Medigap Policy; or, if an individual is only receiving Part A (hospital) coverage, they may still enroll in a Part D (drug) plan.

Medicare encourages all beneficiaries to have some sort of prescription drug coverage. This could be through an existing employer plan that is considered creditable, military benefits, a Medicare Advantage Prescription Drug plan (MAPD), or a stand alone Prescription Drug Plan (PDP) to go along with Original Medicare.

Choices of how individuals will receive various benefits must be made during designated enrollment periods. The chart below explains when they may enroll and in some cases, what circumstances may allow changes.

	Part B	Part C	Part D
Initial 7 months around 65 th birth month	X	X	X
General January - March (eff. July 1st)	X		
Special (See notes below)	X₁	X₂	X₃
Annual November 15 – December 31		X	X
Open January – March (eff. nxt month)		X₄	

- 1 This Part B enrollment period allows up to eight months to enroll when retiring.
- 2 This Part C enrollment period is available when an individual moves out of a managed care plan area, the plan contract is terminated, the plan is misrepresented, or other exceptional circumstances apply.
- 3 This Part D enrollment period is applicable when an individual moves out of a plan area, Medicaid dual-eligibility status changes, loss of creditable coverage, consumer was not informed of creditable status, an error made by a federal employee, plan violated contract, plan non-renewal, or other exceptional circumstances.
- 4 The Part C **Open Enrollment Period** is for making changes to Medicare Advantage Plan coverage. Individuals may change plans, or disenroll from a plan and return to Original Medicare with a PDP plan. (Note: They may not start or stop prescription coverage during this period.)

MEDICARE ADVANTAGE OPEN-ENROLLMENT PERIOD (OEP) January 1 - March 31

Medicare Advantage Plans generally offer all Medicare-covered services through a managed care organization. Plans may include prescription drug coverage and other benefits such as vision, hearing, dental, and wellness programs. Individuals may be limited to certain doctors or must go to certain hospitals to receive care. Cost sharing may be different than in the Original Medicare Plan. For example:

- Many plans offer to pay all or part of the Medicare Part B premium (\$93.50/2007),
- There may be an additional monthly premium for the plan and your prescription drug coverage, and
- Some coinsurances may apply.

The types of plans available may vary from a Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), Private Fee-for-Service (PFFS), Special Needs Plans (SNPs), or a Medical Savings Account (MSA).

Starting in 2007, and every year thereafter, Medicare is providing an **Open Enrollment Period (OEP)** from **January 1 – March 31st** to allow beneficiaries to select a Medicare Advantage plan, or to switch back to Original Medicare.

If a plan is selected, the change will become effective the first day of the following month. Remember, this enrollment period may not be used to start or stop Medicare drug coverage. The following chart shows the different types of changes that can be made during this OEP.

If Your Coverage Is...	You May Change To...
Medicare Advantage Plan with prescription drug coverage (MA-PD)	Medicare Advantage Plan with prescription drug coverage (MAPD) <u>OR</u> Original Medicare with a Prescription Drug Program (PDP)
Medicare Advantage Plan (MA) with no prescription drug coverage	Medicare Advantage Plan (MA) with no prescription drug coverage <u>OR</u> Original Medicare only
Original Medicare and a Prescription Drug Plan (PDP)	Medicare Advantage Plan with prescription drug coverage (MAPD)
Original Medicare only	Medicare Advantage Plan (MA) with no prescription drug coverage

Remember, when enrolling into a Medicare Advantage Plan individuals are still in the Medicare program, have Medicare rights and protections, and will receive all regular Medicare-covered services.