



Understanding Medicare Advantage & Medicare Drug Plan Enrollment Periods



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You can only join a Medicare Advantage Plan (Part C) or Medicare drug plan (Part D) during certain times.

You must have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) to join a Medicare Advantage Plan. You must have Medicare Part A and/or Part B to join a separate Medicare drug plan. For information about signing up for Medicare Part A and Part B, visit [Medicare.gov/basics/get-started-with-medicare](https://www.medicare.gov/basics/get-started-with-medicare).

When can I sign up?

There are specific times when you can join a Medicare Advantage or Medicare drug plan, or make changes to your existing Medicare coverage:

- During your Initial Enrollment Period when you first become eligible for Medicare, or when you turn 65. See page 3.
- During certain enrollment periods each year. See page 4.
- Under certain circumstances that qualify you for a Special Enrollment Period, like:
 - You move and, as a result of the move, you're eligible for different plans.
 - You're eligible for Medicaid.
 - You qualify for Extra Help with Medicare drug costs.
 - You're getting care in an institution, like a skilled nursing facility or long-term care hospital.
 - You want to switch to a plan with a 5-star overall quality rating. Quality ratings are available on [Medicare.gov](https://www.medicare.gov).

See the charts starting on page 5 for a list of different Special Enrollment Periods, including rules about how to qualify.

Special Enrollment Periods

When certain events happen in your life, like if you move or lose other insurance coverage, you may be able to make changes to your Medicare health and drug coverage. These times when you can make changes are called Special Enrollment Periods. Rules about when you can make changes and the type of changes you can make are different for each Special Enrollment Period.

There are many events that may qualify you for a Special Enrollment Period. **This publication doesn't include every situation.** For more information about Special Enrollment Periods, visit [Medicare.gov](https://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Medicare drug coverage (Part D) late enrollment penalty

The Part D late enrollment penalty is an amount that can be added to your Medicare drug coverage (Part D) premium. You may owe a late enrollment penalty if at any time after your Initial Enrollment Period ends, there's a period of 63 or more days in a row when you don't have Medicare drug coverage or other creditable prescription drug coverage. Creditable prescription drug coverage is coverage (like from an employer or union) that's expected to pay, on average, at least as much as Medicare's standard prescription drug coverage. If you have a late enrollment penalty, you'll generally have to pay it for as long as you have Medicare drug coverage. Visit [Medicare.gov](https://www.medicare.gov), or call 1-800-MEDICARE for more information about the Part D late enrollment penalty.

Initial Enrollment Periods

| If this describes you... | You can... | At this time... |
|--|--|---|
| You're newly eligible for Medicare because you turn 65. | Join a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan. | During the 7-month period that starts 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. If you join a Medicare Advantage Plan during this time, you can drop that plan at any time during the next 12 months and go back to Original Medicare. |
| You're newly eligible for Medicare because you have a disability and you're under 65. | Join a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan. | Starting 21 months after you get Social Security or Railroad Retirement Board (RRB) disability benefits. Your Medicare coverage begins 24 months after you get Social Security or RRB benefits. Your chance to join lasts through the 28th month after you get Social Security or RRB benefits. |
| You're already eligible for Medicare because of a disability, and you turn 65. | <ul style="list-style-type: none"> ▪ Join a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan. ▪ Switch from your current Medicare Advantage Plan or Medicare drug plan to another plan. ▪ Drop a Medicare Advantage Plan or Medicare drug plan completely. | During the 7-month period that starts 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65. |

Note: You can join a Medical Savings Account Plan only during Open Enrollment or the Initial Enrollment Period for Medicare Advantage Plans. You can leave a Medical Savings Account plan only during Open Enrollment or a Special Enrollment Period.

Enrollment periods that happen each year

Each year, you can make changes to your Medicare Advantage Plan or Medicare drug coverage for the following year. There are 2 enrollment periods each year.

| During this enrollment period... | You can... |
|--|---|
| <p>October 15–December 7 Open Enrollment Period (Changes will take effect on January 1.)</p> | <ul style="list-style-type: none"> ▪ Change from Original Medicare (with or without a Medicare drug plan) to a Medicare Advantage Plan (with or without drug coverage). ▪ Change from a Medicare Advantage Plan back to Original Medicare (with or without a Medicare drug plan). ▪ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan. ▪ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage. ▪ Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage. ▪ Join a Medicare drug plan. ▪ Switch from one Medicare drug plan to another Medicare drug plan. ▪ Drop your Medicare drug coverage completely. |
| <p>January 1–March 31 Medicare Advantage Open Enrollment Period (You can only make one change during this period. Changes will take effect the first of the month after the plan gets your request.)</p> | <ul style="list-style-type: none"> ▪ If you joined a Medicare Advantage Plan during your Initial Enrollment Period, change to another Medicare Advantage Plan (with or without drug coverage), or go back to Original Medicare (with or without a Medicare drug plan) within the first 3 months you have Medicare. ▪ If you're in a Medicare Advantage Plan (with or without drug coverage), switch to another Medicare Advantage Plan (with or without drug coverage). ▪ Disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare drug plan. <p>You can't...</p> <ul style="list-style-type: none"> ▪ Switch from Original Medicare to a Medicare Advantage Plan. ▪ Join a Medicare drug plan if you're in Original Medicare. ▪ Switch from one Medicare drug plan to another if you're in Original Medicare. |

Changes in where you live

| If this describes you... | You can... | At this time... |
|--|---|--|
| You move to a new address that isn't in your plan's service area. | Switch to a new Medicare Advantage Plan or Medicare drug plan. | If you tell your plan before you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move. |
| You move to a new address that's still in your plan's service area, but you have new plan options in your new location. | You can also choose to return to Original Medicare if you're in a Medicare Advantage Plan and you move outside your plan's service area. If you don't join a new Medicare Advantage Plan during this Special Enrollment Period, you'll be enrolled in Original Medicare when you're disenrolled from your old Medicare Advantage Plan. | If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months. |
| You move back to the U.S. after living outside the country. | Join a Medicare Advantage Plan or Medicare drug plan. | Your chance to join lasts for 2 full months after the month you move back to the U.S. |
| You live in or recently moved out of an institution (like a nursing home or rehabilitation hospital). | <ul style="list-style-type: none"> ▪ Join a Medicare Advantage Plan or Medicare drug plan. ▪ Switch from your current plan to another Medicare Advantage Plan or Medicare drug plan. ▪ Drop your Medicare Advantage Plan and return to Original Medicare. ▪ Drop your Medicare drug coverage. | Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you move out of the institution. |
| You were in jail or incarcerated and have been released. | Join a Medicare Advantage Plan or Medicare drug plan. | Your chance to join lasts for 2 full months after the month you're released. |

You lose your current coverage

| If this describes you... | You can... | At this time... |
|---|---|---|
| You're no longer eligible for Medicaid or find out that you won't be eligible for Extra Help for the following year. | <ul style="list-style-type: none"> ▪ Join a Medicare Advantage Plan with drug coverage or Medicare drug plan. ▪ Switch from your current plan to another Medicare Advantage Plan with drug coverage or Medicare drug plan. ▪ Drop your Medicare Advantage Plan and return to Original Medicare. ▪ Drop your Medicare drug coverage. | Your chance to change plans lasts for 3 full months from the date you're no longer eligible, or 3 full months from the date you're notified you're no longer eligible, whichever is later. |
| You leave coverage from your employer or union. | Join a Medicare Advantage Plan or Medicare drug plan. | Your chance to join lasts for 2 full months after the month your coverage ends. |
| You involuntarily lose other drug coverage that's as good as Medicare drug coverage (creditable coverage), or your other coverage changes and is no longer creditable. | Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan. | Your chance to join lasts for 2 full months after the month you lose your creditable coverage, or for 2 full months after you're notified of the loss of creditable coverage, whichever is later. |
| You have drug coverage through a Medicare Cost Plan and you leave the plan. | Join a Medicare drug plan. | Your chance to join lasts for 2 full months after the month you drop your Medicare Cost Plan. |
| You drop your coverage in a Program of All-inclusive Care for the Elderly (PACE) Plan. | Join a Medicare Advantage Plan or Medicare drug plan. | Your chance to join lasts for 2 full months after the month you drop your PACE plan. |

You have a chance to get other coverage

| If this describes you... | You can... | At this time... |
|--|--|--|
| You have a chance to enroll in other coverage offered by your employer or union. | Drop your current Medicare Advantage Plan or Medicare drug plan to enroll in the private plan offered by your employer or union. | Whenever your employer or union allows you to enroll. |
| You have or are enrolling in other drug coverage as good as Medicare drug coverage (like TRICARE or VA coverage). | Drop your current Medicare Advantage Plan with drug coverage or your Medicare drug plan. You'll be enrolled in Original Medicare after you drop your Medicare Advantage Plan with drug coverage. | Anytime. |
| You enroll in a Program of All-inclusive Care for the Elderly (PACE) Plan. | Drop your current Medicare Advantage Plan or Medicare drug plan. | Anytime. |
| You live in the service area of one or more Medicare Advantage Plans or Medicare drug plans with an overall quality rating of 5 stars on Medicare.gov. Medicare uses star ratings from 1-5 to help you compare plans based on quality and performance. | Join a Medicare Advantage Plan, Medicare Cost Plan, or Medicare drug plan with an overall quality rating of 5 stars. | One time between December 8 of the year before the plan year and November 30 of the plan year. |

Changes in your plan's contract with Medicare

| If this happens... | You can... | At this time... |
|--|---|---|
| Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you. | Switch from your Medicare Advantage Plan or Medicare drug plan to another plan. | Medicare determines your chance to switch on a case-by-case basis. |
| Your plan ends (terminates) its contract with Medicare during the contract year. | Switch from your Medicare Advantage Plan or Medicare drug plan to another plan. You'll be enrolled in Original Medicare if you don't join another Medicare Advantage Plan before your current plan ends. | Your chance to switch starts 2 months before and ends one full month after the contract ends. |
| Your Medicare Advantage Plan, Medicare drug plan, or Medicare Cost Plan's contract with Medicare isn't renewed for the next contract year. | Switch from your Medicare Advantage Plan, Medicare drug plan, or Medicare Cost Plan to another plan. You'll be enrolled in Original Medicare if you don't join another Medicare Advantage Plan before your current plan ends. | Between December 8 and the last day in February of the following year. |

Other special situations

| If this describes you... | You can... | At this time... |
|---|---|---|
| You're in a plan that's had a star rating of less than 3 stars for the last 3 years. | Switch to a Medicare Advantage Plan or Medicare drug plan. | While you're in the low performing plan. |
| You're in a plan that the state recently took over because of financial issues. | Switch from your Medicare Advantage Plan or Medicare drug plan to another plan. | The month the state action is effective and lasts until the state action is no longer in effect or until you join another plan, whichever occurs first. |
| You're eligible for both Medicare and Medicaid or you get Extra Help paying for Medicare drug coverage. | Join, switch, or drop a Medicare Advantage Plan with drug coverage or a Medicare drug plan. This Special Enrollment Period isn't available to you if you're a "potential at risk beneficiary" or "at risk beneficiary." | Once during each of these periods, and the change will take effect on the first day of the next month: <ul style="list-style-type: none"> ▪ January–March ▪ April–June ▪ July–September (You can also make a change from October 15–December 7, and the change will take effect on January 1.) |
| You're in a State Pharmaceutical Assistance Program (SPAP). | Join either a Medicare drug plan or a Medicare Advantage Plan with drug coverage. | Once during the calendar year. |
| You're in a State Pharmaceutical Assistance Program (SPAP) and you lose SPAP eligibility. | Join either a Medicare drug plan or a Medicare Advantage Plan with drug coverage. | Your chance to switch starts either the month you lose eligibility or the month you're notified of the loss, whichever is earlier. It ends 2 months after either the month of the loss of eligibility or notification of the loss, whichever is later. |
| You dropped a Medicare Supplemental Insurance (Medigap) policy the first time you joined a Medicare Advantage Plan and you're still in a "trial period" and eligible for guaranteed issue of a Medigap policy. | Drop your Medicare Advantage Plan and enroll in Original Medicare. You'll have special rights to buy a Medigap policy. | Your chance to drop your Medicare Advantage Plan lasts for 12 months after you join the Medicare Advantage Plan for the first time. |

Other special situations (continued)

| If this describes you... | You can... | At this time... |
|---|--|---|
| You have a severe or disabling condition, and there's a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with your condition. | Join a Medicare Chronic Care SNP that serves people with your condition. | You can join anytime, but once you join, your chance to make changes using this SEP ends. |
| You joined a plan, or chose not to join a plan, due to an error by a federal employee. | <ul style="list-style-type: none"> ▪ Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan. ▪ Switch from your current plan to another Medicare Advantage Plan with drug coverage or a Medicare drug plan. ▪ Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare. ▪ Drop your Medicare drug coverage. | Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare. |
| You weren't properly told that (1) you've lost your prior private drug coverage that wasn't as good as Medicare drug coverage (creditable prescription drug coverage), (2) you never had credible prescription drug coverage, or (3) your other private drug coverage is involuntarily reduced so that it's no longer creditable prescription drug coverage. | Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan. | Your chance to join lasts for 2 full months after the month you get a notice of the error. |
| You can't get premium-free Part A coverage, and you sign up for Medicare Part B during the Part B General Enrollment Period (January 1–March 31). | Join a Medicare drug plan. | Between April 1–June 30. |

Get more information

Visit [Medicare.gov](https://www.medicare.gov) for more information on joining a Medicare Advantage Plan or Medicare drug plan. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Extra Help is available!

If you have limited income and resources, you may be able to get Extra Help paying your Medicare drug coverage costs. People who qualify may be able to get their prescriptions filled and pay little or nothing out of pocket and don't pay a late enrollment penalty. You can apply for Extra Help at any time for free. You should apply even if you're not sure if you qualify. To apply online, visit <https://secure.ssa.gov/i1020/start>. Or, call Social Security at 1-800-772-1213 to apply by phone or get a paper application. TTY users can call 1-800-325-0778.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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Questions?

Please contact us for assistance.

Call us at 1-800-998-7715 or email us at info@psmbrokerage.com.

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