

# Medicare Advantage plan enrollment timelines

“When can I join, leave or change Medicare Advantage plans?”



## Initial Coverage Election Period (ICEP): When you first join Medicare

- When you turn age 65, you can join a Medicare Advantage (MA) plan during your birthday month, plus the three months before and after.

**NOTE:** You must have both Medicare Parts A and B to buy an MA plan.

If you join an MA plan when you first turn 65, you can disenroll at any time during the 12-month period (from the start date of your MA plan coverage) and return to Original Medicare.



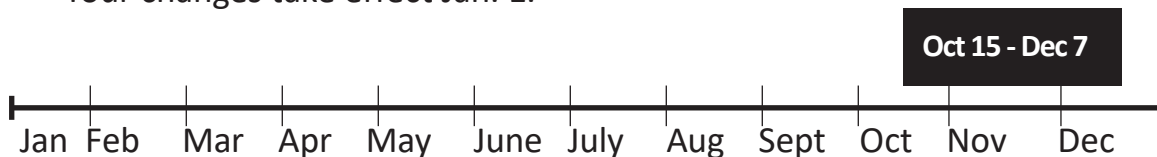
- If you have a disability, you have a seven-month period to enroll in a Medicare Advantage plan. You can sign up as early as three months before your Medicare Parts A and B start.



## Open Enrollment Period (OEP)

**Enrollment Period:** Oct. 15 through Dec. 7

- You can join, switch, or leave any MA plan.
- You may return to Original Medicare and buy a stand-alone Medicare Part D plan.
- Your changes take effect Jan. 1.



## Medicare Advantage Open Enrollment Period

**Enrollment Period:** Jan. 1 through March 31 each year

If you're **enrolled in an MA plan on Jan. 1**, you can:

- Change to a different MA plan.
- Leave your MA plan to join Original Medicare.
- Add or drop Medicare Part D when switching plans.

However, you cannot switch from one stand-alone prescription drug plan to another stand-alone prescription drug plan.

Any changes you make, take effect the first day of the month after your request.

## Special Enrollment Period (SEP) for plan non-renewal

Some people may receive notice from their MA plan that it's leaving the market and will not be around for the following year (called plan non-renewal). These people will have special rights to enroll in other MA, Medicare Part D, or Medigap plans, or can return to Original Medicare.

- This Special Enrollment Period starts Oct. 1 and stops at the end of February of the following year. The new plan starts depending on when you enroll.
- If your MA plan leaves the area, stops giving care in your area or you move out of the plan's service area, you have "guaranteed issue" rights to buy a Medigap plan B-N up to 63 days after your MA plan ends. This means you can buy these plans without having to first pass a health screening or a pre-existing condition wait period. (Note: This does not apply to people under age 65.)
- If your plan is non-renewing, you'll have a one-time enrollment right to enroll in another MA plan.

## 5-Star Special Enrollment Period

To give overall performance star ratings, Medicare rates each Medicare Advantage Plan every year based on member satisfaction surveys, plans and health care provider feedback. You can leave your existing MA or stand-alone Medicare Part D plan to enroll in a 5-Star rated plan once each year from Dec. 8 to Nov. 30 of the following year.

## Other Special Enrollment Periods (SEPs)

This list includes the most common SEPs granted by Medicare for MA plans. Time frames for SEPs vary by situation. For these and other situations, call 1-800-MEDICARE (1-800-633-4227) to see if you qualify for a SEP, how long the SEP lasts, and when your changes will take effect.

### Reasons you may qualify for a SEP

**You lose your current health care coverage from one of these three:**

- Medicaid
- Employer/Union plan (including COBRA)
- Involuntarily lose other drug coverage that is as good as a Medicare Part D plan

**You receive federal or state assistance**

- You have both Medicare and Medicaid (including Medicare Savings Programs).
- You get Extra Help with Medicare Part D.

**You left a Medigap plan to join an MA plan for the first time**

- You left a Medigap plan to join an MA plan for the first time, and you are still in a "trial period" (usually the first 12 months).

## You were misinformed

- You enrolled in an MA or Private Fee-for-Service (PFFS) plan based on misleading or incorrect information provided by plan employees, agents, or brokers.

## You're eligible for other coverage

- You want to leave the MA plan to maintain or enroll in other creditable plans, such as an employer-sponsored health plan, TRICARE (military health plan), or the Department of Veterans Affairs (VA) health care coverage.

## Your circumstances change

- You move outside the plan service area.
- You moved back to the U.S. after living outside the country.
- You moved into or out of an institution (like a skilled nursing facility or long-term care facility).
- You are released from jail.
- You enroll into an MA Special Needs plan (chronic care).
- You want to leave an MA plan for Programs of All Inclusive Care for the Elderly (PACE).
- Medicare decided you qualified for Medicare Parts A and B retroactively.

## Your Medicare Advantage plan changes

- The MA plan leaves your service area, or stops contracting with Medicare.
- The MA plan violates a material provision of its contract, or misrepresents the plan while marketing.
- Medicare imposes sanctions on the plan.

## Other resources

- For more information about Medicare Advantage plan enrollment periods go to: [www.medicare.gov](http://www.medicare.gov).
- Contact SHIBA (Statewide Health Insurance Benefits Advisors) at 1-800-562-6900 and ask to speak with a SHIBA volunteer in your local area.

### **The Office of the Insurance Commissioner can help you!**

If you have any questions or need additional information about your rights, call our Insurance Consumer Hotline at

**1-800-562-6900**

or visit us on the Web at:  
**[www.insurance.wa.gov](http://www.insurance.wa.gov)**



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