



SHIP

State Health Insurance Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

December, 2021

Q: Now that the Medicare Annual Enrollment Period has ended, are there any options for me to change my plan? I have a Medicare Advantage Plan, and I don't think it is the best plan for me.

A: In the past, the only time Medicare beneficiaries could change their Medicare Advantage Plan was during the Medicare Annual Enrollment Period (AEP). This takes place every year, October 15 - December 7.

Starting in 2019, however, there is also a new Medicare Advantage Open Enrollment Period (OEP). It takes place January 1 through March 31 every year. It replaces the Medicare Advantage Disenrollment Period (January 1 – February 14).

The Medicare Advantage Open Enrollment Period isn't for people who already have Original Medicare.

Between January 1 and March 31 each year, if you are enrolled in a Medicare Advantage plan, you can:

- Switch to a different Medicare Advantage Plan with or without drug coverage, or,
- Go back to Original Medicare and, if needed, also join a Medicare Prescription Drug Plan

If you switch Medicare Advantage Plans or go back to Original Medicare with or without a Medicare drug plan, your new coverage will start the first day of the month after your new plan gets your request for coverage. Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy.

Only one switch during this time frame is allowed each year — you can change your mind multiple times during the enrollment period in the Fall but can only switch to a different Medicare Advantage plan (or back to Original Medicare) ONCE in the first quarter of the new year.

However, if you sign up for a Medicare Advantage plan in the Fall and then decide you don't like it once it takes effect in

January, you have until the end of March to make a change.

You can only sign up for Part D coverage during the first three months of the year if you're switching from a Medicare Advantage plan back to Original Medicare.

You cannot, for example, be enrolled in Original Medicare with a Part D plan and then switch to a different Part D plan during the January – March enrollment period. Instead, you'd need to make that change during the Fall election period (October 15 to December 7).

If you or someone you know have questions about the Medicare Advantage Open Enrollment Period, or any other Medicare related topic, contact SHIP at 1-800-452-4800, 1-866-846-0139 TTY or online at www.medicare.in.gov. You can also find us on Facebook, Twitter, LinkedIn, and YouTube.