

MAKING MEDICARE MAKE SENSE

Answers To Some of The Most Commonly Asked Medicare Questions

Q: Although I Know That Medicare Annual Enrollment Ended December 31, Can You Tell Me if There is Another Enrollment Period Going on Now That Ends on March 31?

A: The Medicare Advantage Open Enrollment Period runs from January 1 through March 31 each year. The Medicare Advantage Open Enrollment Period provides Medicare beneficiaries with one opportunity to enroll in, disenroll from, or change a Medicare Advantage plan during the first three months of the year. Unlike enrollment in Part B, (Original Medicare's medical insurance coverage) the change in Medicare Advantage enrollment or disenrollment becomes effective the month after the change is made.

Medicare Advantage plans are health plan options like Health Maintenance organizations, (HMOs) and Preferred Provider Organizations, (PPOs), approved by Medicare and offered by private companies. These plans are part of Medicare and are sometimes called "Part C," or "MA plans." Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. Medicare Advantage plans provide your Medicare health coverage, including your Part B medical benefits, and your Part A hospital benefits, and sometimes, Medicare prescription drug coverage, Part D. They are not supplemental insurance plans, and when you are enrolled in a Medicare Advantage plan you do not need to have supplemental insurance. Not all Medicare Advantage Plans work the same way, so you are encouraged to find out the plan's rules before joining.

Only beneficiaries who are eligible to enroll in a Medicare Advantage plan may take advantage of the Open Enrollment Period. In other words, someone who wants to change plan coverage between January 1 and March 31, must have both Medicare Part A and Medicare Part B and must live in the area served by the Medicare Advantage plan.

Permissible changes during the current Open Enrollment Period include:

- Medicare Advantage with a Prescription Drug Plan to a different Medicare Advantage with a Prescription Drug Plan
- Medicare Advantage with a Prescription Drug Plan to Original Medicare and a stand-alone Prescription Drug Plan (PDP)
- Original Medicare and a stand-alone Prescription Drug Plan (PDP) to a Medicare Advantage with a Prescription Drug Plan
- Medicare Advantage-only plan to a different Medicare Advantage-only plan
- Medicare Advantage-only plan to Original Medicare
- Original Medicare to a Medicare Advantage-only plan

Beneficiaries may not add or drop the Medicare Prescription benefit, which is a Part D drug plan during the Open Enrollment Period that is running now through March 31. During this current Open Enrollment Period those who already have drug coverage, can only change to another plan option that offers drug coverage. If you do not have drug coverage, you may not change to another plan that offers drug coverage. The Part D, Prescription Drug benefit enrollment period, runs from November 15 through December 31.

For more information, please call 1-800-Medicare, or 1-800-633-4227, Medicare's national toll-free helpline, available 24 hours a day, seven days a week.