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# Understanding Medicare Advantage & Medicare Drug Plan Enrollment Periods

Enrollment in Medicare is limited to certain times. This publication has information about enrolling in Medicare Advantage Plans and Medicare drug plans (Part D). You must have Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) to join a Medicare Advantage Plan.

**Note:** For information about signing up for Medicare Part A and Part B, visit [Medicare.gov/publications](https://www.Medicare.gov/publications) to view the booklet “Enrolling in Medicare Part A & Part B.”

## When can I sign up?

There are specific times when you can sign up for a Medicare Advantage Plan or Medicare drug coverage, 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 5.
- Under certain circumstances that qualify you for a Special Enrollment Period, like:
  - You move.
  - 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 beginning on page 7 for a list of different Special Enrollment Periods, including rules about how to qualify.

## **Is my plan right for me?**

Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find and compare health and drug plans in your area. You may be able to find plans that:

- Cost less
- Cover your drugs
- Let you go to the providers you want, like your doctor or pharmacy
- Offer some extra benefits that Original Medicare doesn't cover, like vision, hearing, dental, and more.

You can also get:

- An estimate of your out-of-pocket costs
- Quality and customer service ratings from current plan members

## **How do I compare the quality of Medicare health and drug plans?**

When you visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare), you'll see a star rating system for Medicare health and drug plans. The star rating gives an overall rating of the plan's quality and performance for the types of services each plan offers.

## Initial Enrollment Periods

If this describes you...	You can...	At this time...
<p><b>You're newly eligible for Medicare because you turn 65.</b></p>	<p>Sign up for a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan.</p>	<p>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.</p> <p>If you sign up for 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.</p>
<p><b>You're newly eligible for Medicare because you have a disability and you're under 65.</b></p>	<p>Sign up for a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan.</p>	<p>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 sign up lasts through the 28th month after you get Social Security or RRB benefits.</p>
<p><b>You're already eligible for Medicare because of a disability, and you turn 65.</b></p>	<ul style="list-style-type: none"> <li>▪ Sign up for a Medicare Advantage Plan (with or without drug coverage) or a Medicare drug plan.</li> <li>▪ Switch from your current Medicare Advantage Plan or Medicare drug plan to another plan.</li> <li>▪ Drop a Medicare Advantage Plan or Medicare drug plan completely.</li> </ul>	<p>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.</p>
<p><b>You have Medicare Part A coverage, and you get Part B for the first time by enrolling during the Part B General Enrollment Period (January 1–March 31).</b></p>	<p>Sign up for a Medicare Advantage Plan (with or without drug coverage).</p>	<p>Between April 1–June 30.</p>



## **Medicare drug coverage (Part D) late enrollment penalty**

The late enrollment penalty is an amount that's permanently 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 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 (1-800-633-4227) for more information about the late enrollment penalty. TTY users can call 1-877-486-2048.

## 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 separate enrollment periods each year. See the chart below for specific dates.

<b>During this enrollment period...</b>	<b>You can...</b>
<p><b>October 15–December 7</b>  <b>Open Enrollment Period</b>            (Changes will take effect on January 1.)</p>	<ul style="list-style-type: none"> <li>▪ Change from Original Medicare (with or without a Medicare drug plan) to a Medicare Advantage Plan.</li> <li>▪ Change from a Medicare Advantage Plan back to Original Medicare (with or without a Medicare drug plan).</li> <li>▪ Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.</li> <li>▪ Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.</li> <li>▪ Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.</li> <li>▪ Join a Medicare drug plan.</li> <li>▪ Switch from one Medicare drug plan to another Medicare drug plan.</li> <li>▪ Drop your Medicare drug coverage completely.</li> </ul>
<p><b>January 1–March 31</b>  <b>Medicare Advantage Open Enrollment Period</b>            (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"> <li>▪ If you're in a Medicare Advantage Plan (with or without drug coverage), switch to another Medicare Advantage Plan (with or without drug coverage).</li> <li>▪ 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.</li> <li>▪ If you enrolled in 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.</li> </ul> <p><b>You can't...</b></p> <ul style="list-style-type: none"> <li>▪ Switch from Original Medicare to a Medicare Advantage Plan.</li> <li>▪ Join a Medicare drug plan if you're in Original Medicare.</li> <li>▪ Switch from one Medicare drug plan to another if you're in Original Medicare.</li> </ul>



## 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 chances to 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.

The situations on the next pages describe events that may qualify you for a Special Enrollment Period. **This list doesn't include every situation.** For more information about Special Enrollment Periods, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## Changes in where you live

If this describes you...	You can...	At this time...
<p><b>You move to a new address that isn't in your plan's service area.</b></p>	<p>Switch to a new Medicare Advantage Plan or Medicare drug plan.</p>	<p>If you tell your plan <b>before</b> you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move.</p>
<p><b>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.</b></p>	<p>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 enroll in 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.</p>	<p>If you tell your plan <b>after</b> you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.</p>
<p><b>You move back to the U.S. after living outside the country.</b></p>	<p>Join a Medicare Advantage Plan or Medicare drug plan.</p>	<p>Your chance to join lasts for 2 full months after the month you move back to the U.S.</p>
<p><b>You live in or recently moved out of an institution (like a nursing home or rehabilitation hospital).</b></p>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage Plan or Medicare drug plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage Plan or Medicare drug plan.</li> <li>▪ Drop your Medicare Advantage Plan and return to Original Medicare.</li> <li>▪ Drop your Medicare drug coverage.</li> </ul>	<p>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.</p>
<p><b>You're released from jail.</b></p>	<p>Join a Medicare Advantage Plan or Medicare drug plan.</p>	<p>Your chance to join lasts for 2 full months after the month you're released from jail.</p>

## You lose your current coverage

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



## You have a chance to get other coverage

<b>If this describes you...</b>	<b>You can...</b>	<b>At this time...</b>
<b>You have a chance to enroll in other coverage offered by your employer or union.</b>	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.
<b>You have or are enrolling in other drug coverage as good as Medicare drug coverage (like TRICARE or VA coverage).</b>	Drop your current Medicare Advantage Plan with drug coverage or your Medicare drug plan.	Anytime.
<b>You enroll in a Program of All-inclusive Care for the Elderly (PACE) Plan.</b>	Drop your current Medicare Advantage Plan or Medicare drug plan.	Anytime.
<b>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. Medicare uses star ratings from 1-5 to help you compare plans based on quality and performance.</b>	Join a Medicare Advantage Plan, Medicare Cost, or Medicare drug plan with an overall quality rating of 5 stars.	One time between December 8–November 30.

## Changes in your plan's contract with Medicare

<b>If this happens...</b>	<b>You can...</b>	<b>At this time...</b>
<b>Medicare takes an official action (called a "sanction") because of a problem with the plan that affects you.</b>	Switch from your Medicare Advantage Plan or Medicare drug plan to another plan.	Your chance to switch is determined by Medicare on a case-by-case basis.
<b>Your plan ends (terminates) its contract with Medicare during the contract year.</b>	Switch from your Medicare Advantage Plan or Medicare drug plan to another plan.	Your chance to switch starts 2 months before and ends one full month after the contract ends.
<b>Your Medicare Advantage Plan, Medicare drug plan, or Medicare Cost Plan's contract with Medicare isn't renewed for the next contract year.</b>	Switch from your Medicare Advantage Plan or Medicare drug plan to another plan.	Between October 15 and the last day in February.

## Other special situations

If this describes you...	You can...	At this time...
<b>You're enrolled in a plan that's had a star rating of less than 3 stars for the last 3 years.</b>	Switch to a Medicare Advantage Plan or Medicare drug plan with a star rating of 3 stars or higher.	While you're enrolled in the low performing plan.
<b>You're enrolled in a plan that was recently taken over by the state because of financial issues.</b>	Switch from your Medicare Advantage Plan or Medicare drug plan to another plan.	Until the state action is no longer in effect or until you join another plan, whichever occurs first.
<b>You're eligible for both Medicare and Medicaid.</b>	Join, switch, or drop a Medicare Advantage Plan or Medicare drug coverage.	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"> <li>▪ January–March</li> <li>▪ April–June</li> <li>▪ July–September</li> </ul> (You can also make a change from October 15–December 7, and the change will take effect on January 1.)
<b>You get Extra Help paying for Medicare drug coverage.</b>	Join, switch, or drop Medicare drug coverage.	Once during each of these periods: <ul style="list-style-type: none"> <li>▪ January–March</li> <li>▪ April–June</li> <li>▪ July–September</li> </ul> (You can also make a change from October 15–December 7, and the change will take effect on January 1.)
<b>You're enrolled in a State Pharmaceutical Assistance Program (SPAP).</b>	Join either a Medicare drug plan or a Medicare Advantage Plan with drug coverage.	Once during the calendar year.
<b>You're enrolled in a State Pharmaceutical Assistance Program (SPAP) and you lose SPAP eligibility.</b>	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 are 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.
<b>You dropped a Medicare Supplemental Insurance (Medigap) policy the first time you joined a Medicare Advantage Plan.</b>	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...
<p><b>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.</b></p>	<p>Join a Medicare Chronic Care SNP that serves people with your condition.</p>	<p>You can join anytime, but once you join, your chance to make changes using this SEP ends.</p>
<p><b>You joined a plan, or chose not to join a plan, due to an error by a federal employee.</b></p>	<ul style="list-style-type: none"> <li>▪ Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan.</li> <li>▪ Switch from your current plan to another Medicare Advantage Plan with drug coverage or a Medicare drug plan.</li> <li>▪ Drop your Medicare Advantage Plan with drug coverage and return to Original Medicare.</li> <li>▪ Drop your Medicare drug coverage.</li> </ul>	<p>Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare.</p>
<p><b>You weren't properly told that your other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage).</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan.</p>	<p>Your chance to join lasts for 2 full months after the month you get a notice of the error.</p>
<p><b>You weren't properly told that you were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).</b></p>	<p>Join a Medicare Advantage Plan with drug coverage or a Medicare drug plan.</p>	<p>Your chance to join lasts for 2 full months after the month you get a notice of the error.</p>
<p><b>You don't have Part A coverage, and you enroll in Medicare Part B during the Part B General Enrollment Period (January 1–March 31).</b></p>	<p>Join a Medicare drug plan.</p>	<p>Between April 1–June 30.</p>

## Get more information

Visit [Medicare.gov](https://www.Medicare.gov) for more detailed information about signing up, including instructions on how to join. 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. 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 [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020). 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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