

Medicare Advantage Open Enrollment Ending Soon; Special Enrollment Period for Plan Finder Issues Will Continue

PRACTICE TIP • March 2020

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Each fall, Medicare beneficiaries have the opportunity to review their coverage and make choices about Original Medicare with stand-alone Part D prescription drug plans and Medicare Advantage plans. While the annual unrestricted open enrollment period is closed, individuals who chose to enroll in or renew a Medicare Advantage plan for 2020 have additional opportunities *to change* their coverage.

Medicare Advantage Open Enrollment Period (January 1 – March 31)

Until March 31, all current Medicare Advantage (MA) enrollees can: 1) switch to another MA plan or 2) return to Original Medicare and enroll in a stand-alone Part D plan, regardless of the reason. Plan changes can be made using the online [Plan Finder](#) or by calling 1-800-MEDICARE.

Special Enrollment Periods

Enrollees who meet certain criteria, such as moving or becoming eligible for Medicaid, may be eligible for a [special enrollment period](#) (SEP). There is also [an SEP](#) for people who received misinformation or experienced difficulties when selecting a plan and are dissatisfied with their coverage choice. This includes individuals who received inaccurate or misleading information about their plan options from the Medicare Plan Finder online tool. Such issues may be more common this year because the Plan Finder underwent a major [redesign](#) before the fall open enrollment period.

This SEP can be accessed throughout the year by calling 1-800-MEDICARE (633-4227) and explaining the situation to the customer service representative.

Enrollees who qualify for the Part D Low-Income Subsidy can change prescription drug plans once each quarter of the calendar year without a penalty.

This includes both stand-alone Part D plans and MA plans that include prescription drug coverage (MA-PDs). This option is helpful for individuals who have recently been diagnosed with a chronic condition, or who have changed prescriptions, and find that their current plan's formulary does not meet their needs. Because this SEP is limited to once per quarter, it is important to use any other available SEPs prior to this SEP.

Enrollment Periods

Annual Open Enrollment for all Medicare coverage: October 15 – December 7

Medicare Advantage Open Enrollment: January 1 – March 31

LIS Recipients: Can change their plan once per quarter of the calendar year

SEPs: Available throughout the year to anyone who meets the criteria

FREE ASSISTANCE

SHIP Counselors in every state provide free assistance with Medicare enrollment and coverage issues. SHIP counselors have been trained on the new Plan Finder tool and are aware of issues with how information is presented that may be confusing or different from previous years. A directory of SHIPs providing free assistance in-person and via telephone is available at www.shiptacenter.org.

Resources

- NCLER: [Legal Basics: Medicare Part C & Medicare Advantage](#)
- Medicare.gov: [Information on Joining or Changing Medicare Health & Drug Plans](#)
- Medicare Rights Center: [There's a Special Enrollment Period Available if you Experienced Plan Finder Problems](#)

Please contact ConsultNCLER@acl.hhs.gov for free case consultation assistance. Sign up for our email list and access more resources at NCLER.acl.gov.