

March 31 is a Double Deadline for People Eligible for Medicare

PRACTICE TIP • February 2021

Advocates working with clients eligible for or enrolled in Medicare should be aware of two important opportunities with a March 31 deadline:

Medicare General Enrollment Period (GEP): January 1 – March 31

Individuals who wish to enroll in Medicare Part A and/or Part B and do not have an Initial Enrollment Period or a Special Enrollment Period based on employer coverage, can only enroll during the GEP. GEP enrollment is through the Social Security Administration (SSA) with coverage starting July 1. [More details on enrollment periods are here.](#)

This deadline is particularly important for individuals in **ALABAMA, ARIZONA, CALIFORNIA, COLORADO, ILLINOIS, KANSAS, KENTUCKY, MISSOURI, NEBRASKA, NEW JERSEY, NEW MEXICO, SOUTH CAROLINA, UTAH, AND VIRGINIA** who do not have premium-free Part A and may be eligible for the Qualified Medicare Beneficiary (QMB) program. In these states (called “group payer” states), individuals without premium-free Part A coverage must apply at SSA for “conditional” Part A during the GEP before they can apply with their state for the QMB program. If they miss the March 31 deadline, they must wait until the next year before they can apply for QMB coverage. A Justice in Aging [fact sheet](#) explains the process and how it differs from other states (called “Part A buy-in” states) where these individuals can apply for conditional Part A at any time of year. [Information on QMB coverage and eligibility levels in each state is here.](#)

Medicare Advantage Open Enrollment Period (MA-OEP): January 1 – March 31

During the [MA-OEP](#), individuals enrolled in Medicare Advantage (MA) plans can drop their MA coverage and choose original Medicare with a Prescription Drug Plan (PDP), or change from one MA plan to another, with or without prescription drug coverage. Individuals in Original Medicare may not use the MA-OEP to change their standalone Part D Plan choice or join an MA plan. For enrollees without the Low-Income Subsidy (LIS), this is the last opportunity in the year to change coverage during the year unless they qualify for a Special Enrollment Period (SEP), for example, if they move out of the plan service area. Medicare enrollees with the Low-Income Subsidy (“Extra Help”) have a SEP that provides one opportunity each quarter to make any change in plan coverage. [A list of SEPs is here.](#)

Medicare plan marketing, especially television marketing, has been intense during both the fall enrollment period and the current MA-OEP. Options for MA plans to offer supplemental benefits also have made choosing a plan more complex and confusing. The MA-OEP is a good opportunity for advocates to urge Medicare enrollees to seek unbiased assistance from [SHIP counselors](#) to ensure that they are making appropriate choices, have access to their preferred providers, and are getting prescription drug coverage that meets their needs.