

## Medicare Minute Script – February 2016 Understanding Medicare Enrollment Periods

Understanding Medicare enrollment periods can help you prevent gaps in coverage and avoid financial penalties.

### **Point 1: Know when to sign up for Medicare Part A and Part B.**

When you're first eligible for Medicare, you have a 7-month Initial Enrollment Period (IEP) to sign up for Part A and/or Part B. Your IEP includes the three months before, the month of, and the three months following your 65<sup>th</sup> birthday. The date when your Medicare coverage begins depends on when you sign up. For example, if you enroll during the first three months of your IEP, coverage begins the month of your 65<sup>th</sup> birthday. However, if you enroll during the fifth month of your IEP, coverage begins the second month following the month of enrollment. If you enroll during the sixth or seventh month of your IEP, coverage begins the third month following the month of enrollment. Remember, you must contact the Social Security Administration to enroll, unless you are already receiving Social Security retirement or disability benefits.

If you did not enroll in Medicare during your IEP, you can sign up during the next General Enrollment Period (GEP), which occurs annually from January 1 through March 31 every year; however, your premium costs may increase as a result of this delay. You will have to pay a 10 percent Part B premium penalty for each 12-month period you delayed enrolling in Medicare Part B. You could have to continue paying this penalty for as long as you're enrolled in Medicare. If you enroll during the GEP, your coverage will begin July 1 of the year you sign up.

### **Point 2: Know when you can routinely make changes to your Medicare coverage.**

October 15 to December 7 is known as **Fall Open Enrollment**. During this time you can join a new Medicare Advantage Plan or a new stand-alone prescription drug plan (PDP). Changes made during this period will take effect January 1 of the following year. January 1 to February 14 is known as the **Medicare Advantage Disenrollment Period (MADP)**. If you enrolled in a Medicare Advantage Plan and are dissatisfied, you can return to Original Medicare during this time. To make this change, you can either submit a disenrollment request to your plan and then enroll in a new stand-alone Part D plan, or enroll in a new stand-alone Part D plan first, which automatically disenrolls you from your current plan. You can also call 1-800-MEDICARE as a third disenrollment option. Your Original Medicare coverage will begin the first day of the following month.

### **Point 3: Know whether you are eligible for a Special Enrollment or Special Election Period.**

There are other times of year when you're allowed to make changes to your health coverage outside of the more standard Medicare enrollment periods, depending upon your circumstances. Certain qualifying life events trigger a special enrollment or special election period, known as SEPs, allowing you to make changes for a brief period of time. The length of the SEP and the effective date of your new coverage vary depending on the reason for the SEP:

- For Part B, a Special Enrollment Period is available only if you have delayed enrollment in Part B because you have employer group coverage. For example, when you stop working or your employer group health coverage ends, you have an eight-month SEP to enroll in Part B without a late enrollment penalty.



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- For Medicare Advantage Plans – also known as Part C – and Part D plans, Special Election Periods and are available based on your qualifying life event. One example is if you make a permanent move outside of your plan’s service area. You have an SEP to switch to another plan beginning as early as the month before your move and lasting up to two months after your move.

You can contact your State Health Insurance Assistance Program – or SHIP - for help understanding when you can make changes to your Medicare coverage, based upon your individual circumstances or qualifying life events. If you are approached by strangers claiming to represent Medicare asking you to make changes to your coverage, you may be a target of enrollment fraud. Contact your Senior Medicare Patrol program – or SMP – for help.

**Take Action:**

- 1) Familiarize yourself with the each Medicare enrollment period to avoid gaps in coverage and financial penalties.
- 2) If you need help making coverage changes or understanding your options, contact your SHIP.
- 3) If you receive suspicious offers or charges, contact your Senior Medicare Patrol (SMP) to discuss potential abuse or fraud.

Local SHIP Contact Information	Local SMP Contact Information
<b>SHIP toll-free:</b> <b>SHIP email:</b> <b>SHIP website:</b> <b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a> .	<b>SMP toll-free:</b> <b>SMP email:</b> <b>SMP website:</b> <b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a> .
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