

Can I change my Medicare Plan after Open Enrollment?

Even though Medicare's Annual Open Enrollment ended on 12/7/2016 (that's the period in which you can change your Medicare Part D Drug Plan or Medicare Advantage Plan –Part C) you may still have some options:

For those with Medicare Parts A and B (Original Medicare): You can add a Medicare Supplement (Medigap Plan) at any time of the year in Massachusetts. If you already have a Massachusetts Medigap Plan, you can upgrade, downgrade or end your coverage at any time during the year. If you missed your initial period to sign up for Medicare Part A (hospital) and/or Medicare Part B (medical) now is the time. Then general open enrollment period for Medicare A and B is January 1 –March 31 with an effective date of July 1st. Please call or visit your local Social Security office.

For those with a Medicare Advantage Plan (HMO or PPO): Between **January 1st and February 14th**, you can drop your Medicare Advantage Plan, effectively switching back to Original Medicare. You will be able to join a Medicare Prescription Drug Plan (Part D) at this time and you may also add a Medicare Supplement (Medigap Plan).

For Prescription Advantage members or if you are getting “Extra Help” paying for prescription drugs: You can change your prescription plan during the year outside of the Annual Open Enrollment.

Five Star Special Enrollment Period (SEP)- You can join a 5 Star Part D drug plan or a 5 star Medicare Advantage plan once during the year outside of the annual open enrollment period. The following have 5 star ratings from Medicare (all Tufts Medicare Advantage HMO plans, Blue Cross Blue Shield Medicare Advantage HMO plans and Blue Cross Blue Shield Part D plans).

Other Special Enrollment Periods: You might qualify for an exception that allows you to enroll in a Part C Medicare Advantage Plan or a Part D Prescription Drug Plan during the year. Examples may include moving in or out of your plan's service area, ending employer insurance, becoming eligible for or losing MassHealth coverage.

How can SHINE help you? State certified SHINE counselors are trained regarding the enrollment rules that may apply to your personal situation and your personal coverage choices. SHINE counselors are happy to talk with you at any time of the year and they can analyze your needs and compare available plans to find you the most comprehensive coverage at the best price for you. Please call the senior center to make an appointment with a SHINE counselor.