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# Special Enrollment Periods for Medicare Advantage Plans and Medicare Part D Drug Plans [1]

You are limited in when and how often you can join, change or leave a Medicare Advantage Plan (also known as a Medicare private health plan) or prescription drug plan (Part D).

- You can enroll in a Medicare Advantage or Part D plan during the initial period when you first qualify for Medicare.[2]
- You can switch from your Medicare Advantage Plan to another MA Plan, or to Original Medicare with or without a Part D plan, during the Medicare Advantage Open Enrollment Period (MA OEP). The MA OEP occurs each year from January 1 through March 31. You can only use this period if you have a Medicare Advantage Plan.
- You can change your health coverage and add, drop, or change your drug coverage during Fall Open Enrollment. Fall Open Enrollment occurs each year from October 15 through December 7.

Outside of the above three periods, you can only change your health and/or drug coverage if you qualify for a Special Enrollment Period (SEP).

[1] The information in this chart comes from the "Medicare Prescription Drug Manual: Eligibility, Enrollment and Disenrollment, Section 30" and the "Medicare Managed Care Manual: Medicare Advantage Enrollment and Disenrollment, Section 30."

[2] Eligibility requirements and initial enrollment periods for Medicare Advantage and Part D are different. You are eligible to enroll in a Medicare Part D drug plan if you have Part A, Part B or both and live in the service area of a Medicare Part D drug plan. The Part D Initial Enrollment Period is usually the same as the Initial Enrollment Period for Part B, which is the seven-month period that begins three months before you qualify for Part B and ends three months after the month you qualify. You're eligible to enroll in a Medicare Advantage Plan if you have **both** Parts A and B. You usually can't get a Medicare Advantage Plan if you have End-Stage Renal Disease. The Initial Coverage Election Period (ICEP) for Medicare Advantage begins three months before you are enrolled in both Parts A and B and ends either the last day of the month before you enrolled in both Parts A and B or the last day of your Part B initial enrollment period, whichever is later.

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## Special Enrollment Periods

The length of the Special Enrollment Period (SEP) and the effective date of your new coverage vary depending on the circumstances that trigger your SEP. The plan and, in some cases, the Centers for Medicare & Medicaid Services (CMS), determine whether you qualify for an SEP.

**The SEPs in the tables below let you change your Medicare Advantage Plan, Medicare drug plan or both.** The rules for changing Medicare drug plans are the same whether you are in a stand-alone drug plan that only covers drugs or a Medicare Advantage Plan that covers both health care and drugs.

## Retroactive Disenrollment

In some cases, CMS may let you retroactively disenroll from your Medicare Advantage or drug plan. CMS decides the date the disenrollment starts. For example, if you thought you were enrolling in a stand-alone drug plan but instead were misled into joining a Medicare Advantage Plan that includes drug coverage, you can request for your plan disenrollment to go back to the date you first joined the Medicare Advantage Plan.

If you are granted retroactive disenrollment, it would be as if you never enrolled in the Medicare Advantage Plan. The plan will likely take back any payments it made for your health care and drugs. In this case, you will want to make sure you have health and drug coverage for the period for which you were retroactively disenrolled. You may have another type of insurance that will pay bills from the retroactive period. Or you may request retroactive reinstatement into the Medicare coverage you had before enrolling in the plan you did not want. Bills for care and drugs you got while in the plan you did not want would have to be resubmitted to that other plan.

If you got a lot of health care and drugs while in the plan you did not want, think carefully about whether it is a good idea to request retroactive disenrollment. You can also request prospective disenrollment, which will change your coverage going forward. In this case, the plan will not recoup payments it has already made.

**If you want to switch from one plan to another, it is usually better to just enroll in the plan you want to enroll in.** You will be automatically disenrolled from your old plan. It's best to call 1-800-MEDICARE to enroll in a new plan rather than calling the plan directly.

## Premium Penalty for Late Enrollment into Part D

If you do not enroll in Part D when you are first eligible, and you do not have creditable drug coverage, you will likely have to pay a premium penalty if you later enroll in a Part D plan.

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While SEPs let you enroll in Part D outside of a standard enrollment period, you will still owe a premium penalty for late Part D enrollment in many cases. There are two exceptions: You will not have a penalty if you qualify for Extra Help—a federal program that helps pay for most of the costs of the Medicare drug benefit—or if you show that you got inadequate information about the creditability of your other drug coverage.

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The table in the following pages explains when a Special Enrollment Period may apply to you, how long each SEP lasts, and when your new coverage will begin. If you qualify for different SEPs at the same time, pick the one that is most convenient for your circumstances.


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# Special Enrollment Periods

## 1. You lose creditable drug coverage through no fault of your own or want to keep or enroll in creditable coverage.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You, **through no fault of your own,** lose drug coverage that is at least as good as or better than Medicare's (creditable) or your drug coverage is reduced so that it is no longer creditable. (This does not include losing your drug coverage because you do not pay, or cannot afford, your premiums.) | Your SEP to **join** a Medicare Advantage Plan with drug coverage or a stand-alone Medicare Part D drug plan begins the month you are told your coverage will end and lasts for<br>• 2 months after you lose your coverage; **or**<br>• 2 months after you receive notice, whichever is later. | The first day of the month after you submit a completed application; **or**<br>Up to two months after your SEP ends, if you request it. |
| You want to **disenroll** from Medicare drug coverage to maintain or enroll in another type of creditable drug coverage such as VA, TRICARE, or a state pharmaceutical assistance program (SPAP) that offers creditable coverage. | You can use this SEP to disenroll from a Medicare Advantage Plan with drug coverage or a stand-alone Medicare Part D drug plan whenever you are able to enroll in **another type** of creditable coverage. | The first day of the month after your plan receives your disenrollment request. |

## 2. You join or drop employer/union health and/or drug coverage regardless of whether it is creditable. Employer coverage may be current or former (retiree plan).

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You choose to:<br>• **enroll in or disenroll from** a employer/union-sponsored Medicare Advantage Plan or Part D plan<br>• **disenroll** from a Medicare Advantage Plan or Part D plan to take employer/union-sponsored coverage.<br>• **disenroll** from employer/union- | Your SEP to **join or disenroll from** a Medicare Advantage Plan or Part D plan, or to **switch** Medicare Advantage Plans or Part D plans is available to persons who have or are enrolling in an employer plan and ends two months after the month in which your employer or union coverage ends. | Up to three months after the month in which you submit a completed enrollment application.<br><br>If your employer/union was late sending in the application, your coverage may begin **retroactive** to when you submitted the application. |

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| sponsored coverage of any kind (including COBRA[3]) to enroll in a Medicare Advantage Plan or Part D plan. | | |

## 3. You are institutionalized.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You move into, reside in, or move out of a qualified institutional facility: a skilled nursing facility, nursing home, psychiatric hospital or unit, Intermediate Care Facility for Individuals with Intellectual Disabilities—ICF/ID, rehabilitation hospital or unit, long-term care hospital, or swing-bed hospital[4] **or**;<br><br>You qualify to enroll in a Special Needs Plan (SNP) for institutionalized people[5] | Once you move to or reside in a qualified institution, **you can enroll in or disenroll from a Medicare Advantage Plan or Part D plan or change your plan once a month.** (If you are in an Medicare Advantage Plan, you may change to another Medicare Advantage Plan or change to Original Medicare)<br><br>In addition, after you move out of the facility, you have two months to **enroll** in or **disenroll** from a Medicare Advantage Plan or Part D plan, or to **switch** to another plan (including Original Medicare if you are in a Medicare Advantage Plan).<br><br>You can enroll in or disenroll from the SNP for institutionalized people at any time. | The first day of the month after you submit a completed application, but not before you become institutionalized or qualify to enroll in a Special Needs Plan for institutionalized people. |

[3] If you are disenrolling from COBRA and signing up for a Medicare Advantage Plan you must already have enrolled in Parts A and B. You can only delay enrollment into Part B without penalty if you have health insurance from a current employer. COBRA is not considered current employer insurance. You do not need to have Medicare Part B to enroll in a Part D plan.

[4] Only residents of a skilled nursing facility, nursing home, psychiatric hospital or ICF/MR will be eligible to pay a $0 copay for prescription drugs with Extra Help in 2010 and 2011.

[5] You qualify for an institutional SNP if you: (1) Have lived, for at least 90 days, in a long-term care facility that is served by the SNP or (2) have met your state's guidelines for requiring an institutional level of care for at least 90 days, whether you live in an institution or in a community setting (for example, at home or in a group residence). You can still qualify for an institutional SNP before you have received care for at least 90 days if it is likely that you will need long-term care for at least 90 days.

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## 4. You are enrolled in a qualified State Pharmaceutical Assistance Program (SPAP) or lose SPAP eligibility.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You're enrolled in a qualified SPAP (no matter how long you have been a member). | You have an SEP to choose **once** per year, at any time during the year, to **join** a Medicare Advantage Plan or Part D plan for the first time or to **change** to another Medicare Advantage Plan or Part D plan, including joining one that works with your SPAP. (If you are automatically enrolled in a Part D plan by your SPAP, you will not have this SEP.)<br><br>You may **not drop** Part D coverage using this SEP. | The first day of the month after you submit a completed application. |
| You lose SPAP eligibility | You have an SEP to **join** or **switch** to another Medicare Part D plan or Medicare Advantage Plan with drug coverage. This applies even if you didn't have Part D before. The SEP starts the month you lose the SPAP because you're no longer eligible or are notified of the loss (whichever comes first) and continuing for two months after you're notified of the loss or lose the SPAP (whichever comes later). | The first day of the month after you submit a completed application. |

## 5. You have Medicaid, a Medicare Savings Program (MSP) and/or Extra Help. (You will have no Part D premium penalty if you have Extra Help.)

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You get Extra help automatically because you have Medicaid, a Medicare Savings Program (MSP), or Supplemental Security | You will get an SEP to **join, disenroll from,[6] or switch** Medicare Advantage Plans or Part D plans once per calendar | The first day of the month after you submit a completed application to the Medicare Advantage Plan or Part D plan. |

[6] **Don't drop Part D coverage if you have Medicaid. In most cases you will lose your Medicaid benefits.** For more information, call your local Medicaid office.

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| Income (SSI). | quarter during the first nine months of the year. This SEP can be used once during each of the following periods:<br>• January through March<br>• April through June<br>• And, July through September<br><br>You cannot use this SEP during the fourth calendar quarter of the year (October through December). You should use Fall Open Enrollment during this time to make prescription drug changes. | • If you do not select a Part D plan yourself, CMS will auto-enroll you in a Part D plan effective the first day of the second month after CMS identifies your Extra Help status. CMS will enroll you in the Limited Income NET (LINET) program through Humana from the month you qualified for Extra Help until the month your auto-enrolled plan starts.<br>• If you recently qualified for Extra Help and choose your own Medicare Part D plan instead of waiting to be auto-enrolled in one by CMS, you may receive coverage of any uncovered months through the Limited Income NET program through Humana.<br>• If you enroll in a Medicare Advantage Plan without drug coverage, Medicare will automatically enroll you in a Medicare Advantage Plan with drug coverage offered by that same company. Your Medicare Advantage Plan with drug coverage enrollment could be retroactive. |
| You have Extra Help because you applied for it. (You do not have Medicaid or a Medicare Savings Program.) | You will get an SEP to **join, disenroll from, or switch** Medicare Advantage Plans or Part D plans once per calendar quarter during the first nine months of the year. This SEP can be used once during each of the following periods:<br>• January through March<br>• April through June<br>• And, July through September | The first day of the month after you submit a completed application to the Part D plan.<br>• If you do not select a Part D plan yourself, CMS will auto-enroll you in a Part D plan effective the first day of the second month after CMS identifies your Extra Help status. CMS will enroll you in the Limited Income NET (LINET) program |

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| | You cannot use this SEP during the fourth calendar quarter of the year (October through December). You should use Fall Open Enrollment during this time to make prescription drug changes. | through Humana from the month you qualified for Extra Help until the month your auto-enrolled plan starts.<br>• If you recently qualified for Extra Help and choose your own Medicare private drug plan instead of waiting to be auto-enrolled in one by CMS, you may receive coverage of any uncovered months through the Limited Income NET (LINET) program through Humana. |

## 6. You gain, lose, or have a change in your Medicaid, MSP, or Extra Help eligibility status.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You become eligible for Medicaid, any MSP, or Extra Help. | You have a one-time SEP to **disenroll** from or **switch** your Medicare Advantage Plan or Part D plan for three months after you are notified. | The first day of the month after you submit a completed application. |
| You lose eligibility for Medicaid, an MSP, or Extra Help. | You have a one-time SEP to **disenroll** from or **switch** your Medicare Advantage Plan or Part D plan for three months after you are notified. | The first day of the month after you submit a completed application. |
| The level of assistance you receive changes (for example, you move from full to partial Extra Help, or you stop receiving Medicaid but still qualify for Extra Help). | You have a one-time SEP to **disenroll** from or **switch** your Medicare Advantage Plan or Part D plan for three months after you are notified. | The first day of the month after you submit a completed application. |

## 7. You want to disenroll from your FIRST Medicare Advantage Plan.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You select a Medicare Advantage private health plan when you first qualify for | You can **disenroll** from your Medicare Advantage Plan at any time during the 12- | Depends upon the situation. |

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| Medicare Part B based on age (65 years old)[7] | months after your health plan coverage first started and go back to Original Medicare with or without joining a stand-alone Medicare Part D drug plan. | |
| You dropped your Medigap policy to enroll in a Medicare Advantage Plan for the first time and want to re-enroll in a Medigap policy during your "trial period."[8] The trial period lasts for 12 months after you enroll in a Medicare private health plan for the first time. | You can **disenroll** from your Medicare Advantage Plan at any time during the trial period – the 12-months after your Medicare Advantage coverage first started-- and go back to Original Medicare with or without joining a stand-alone Medicare Part D drug plan. | Depends upon the situation. |

## 8. You enroll in/disenroll from PACE (Program of All-Inclusive Care for Elderly).

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You disenroll from a Medicare Advantage Plan or Part D plan to **enroll in PACE.** | You can **disenroll** from your Medicare Advantage or Part D plan **at any time** to enroll in PACE. | Depends upon the situation. |
| You **disenroll from PACE** to join a Medicare Advantage Plan or Part D plan. | Your SEP to **join** another Medicare Advantage Plan or Part D plan lasts up to two months after the effective date of your disenrollment from the PACE program. | Depends upon the situation. |

## 9. You move (permanently change your home address).

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You move, permanently. You will have an SEP if you move out of your Medicare Advantage Plan's or Part D plan's service area **or** if you move to an area covered by your plan but more plans are available to you in your new coverage area. | **If you notify your Medicare Advantage Plan or Part D plan of a permanent move in advance**, you have an SEP to **switch** to another Medicare Advantage or Part D plan beginning as early as the month before your move and lasting up to two months | You may choose to begin coverage any time between the first day of the month you moved (as long as you have submitted a completed application), and up to three months after your Medicare Advantage Plan or Part D plan receives the completed |

[7] In this instance, under federal law if you joined a Medicare Advantage Plan when you first qualified for Medicare at age 65, you would have guaranteed issue rights to buy certain Medigap policies. Laws in your state may offer additional protections.

[8] In this instance, under federal law if you are 65 and over, you will have guaranteed issue rights to buy certain Medigap policies. Laws in your state may offer additional protections.

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| | after the move.<br><br>**If you notify your Medicare Advantage or Part D plan of a permanent move after you move,** you have an SEP to **switch** to another private health or drug plan, beginning the month you tell your plan, plus two more full months thereafter.<br><br>(Note: You can also choose to return to Original Medicare and select a stand-alone Part D plan if you move out of your Medicare Advantage Plan's service area.)<br><br>**If you did not notify your private health or drug plan about a move:**<br>• and your Medicare Part D plan learns from CMS or the post office that you moved over twelve months ago, the plan should disenroll you twelve months after your move. Your SEP to **switch** to another Part D plan begins at the beginning of the twelfth month and continues through the end of the fourteenth month after your move.<br>• and your Medicare Advantage Plan learns from CMS or the post office that you moved over six months ago, the plan should disenroll you twelve months after your move. Your SEP to **switch** to another Medicare Advantage Plan begins at the beginning of the sixth month and continues through the end of the eighth month after your move. | enrollment application. |
| You become eligible to enroll in a Part D | You qualify for an SEP to enroll in a Part D | You may choose to begin coverage any |

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| plan or a Medicare Advantage Plan because you have:<br>• Moved back to the U.S. after living abroad<br>• You were released from prison<br>(You aren't eligible to enroll in Part D plans or Medicare Advantage Plans if you live outside the U.S. or are in prison.) | plan or a Medicare Advantage Plan. You have an SEP to join a Medicare Advantage or Part D plan beginning as early as the month before your move and lasting up to two months after the move. | time between the first day of the month you moved (as long as you have submitted a completed application), and up to three months after your Medicare Advantage Plan or Part D plan receives the completed enrollment application. |

## 10. You have had Medicare eligibility issues.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You have received retroactive enrollment into Medicare. | Your enrollment period to **join** a Medicare Advantage or Part D plan for the first time begins the month that you receive notice of your Medicare entitlement and continues for an additional two months after the month the notice is received.[9] | Depends on the situation. |
| You do not have premium-free Part A and you enroll in Part B during the General Enrollment Period (January 1 to March 31 of each year) with your Part B coverage beginning July 1. | You have an SEP to **join** a Medicare Part D plan from April 1-June 30 (after you have enrolled in Part B). | July 1 of that year. |
| You lost Part B but still have Part A and are involuntarily disenrolled from your Medicare Advantage Plan. | You have an SEP to enroll in a Medicare Part D drug plan that begins when you learn you lost Part B and continues for two additional months. | The month following the month you applied. |

## 11. You are eligible to join a Special Needs Plan (SNP) or you lose SNP eligibility.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You're eligible to enroll in a Medicare SNP. | You can **leave your Medicare Advantage** | The first day of the month after you submit |

[9] This enrollment period serves as your initial enrollment period for Medicare drug coverage, so you will not face a premium penalty as long as you enroll in a plan within the time limits of your SEP.

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| | **Plan or Part D plan** at any time to enroll in a SNP if you are eligible.<br><br>If you have a chronic condition and want to join a chronic care SNP for which you are eligible, you can do so at any time. The SEP ends when you join the private health or drug plan. **Note:** If you have another chronic condition, you get another SEP to join a different SNP that covers this other condition. | a completed application. |
| You lose eligibility to continue getting coverage through your SNP. (SNPs must continue to cover you for at least one month if you become ineligible and for up to six months if it's likely that you will re-qualify within six months.) | You can **join** another Medicare Advantage Plan or Part D plan beginning the month you no longer qualify for the SNP and ending either three months after your continued period of enrollment ends or when you enroll in another plan, whichever comes first. | The first day of the month after you submit a completed application. |
| You're enrolled in a chronic care SNP, but your provider fails to confirm that you have the chronic condition required for eligibility by the end of the first month of enrollment. | You have an SEP to enroll in a Medicare Advantage Plan or a Part D plan. The SEP begins the month the SNP plan notifies you that you don't qualify and ends two full months after the month of notification or when you enroll in another Medicare Advantage Plan or Part D plan, whichever is earlier. | The first day of the month after you submit a completed application. |

## 12. You are passively enrolled into a Part D plan or Dual-eligible SNP (D-SNP).

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| CMS auto-enrolls you in a Part D plan after identifying your Extra Help status. | You have three months to **switch** to another plan, beginning after you are notified of the enrollment or after its effective date, whichever is later. | The first day of the month after you submit a completed application. |
| CMS auto-enrolls you in a new D-SNP after your previous D-SNP ends. | You have three months to **switch** to another plan, beginning after you are | The first day of the month after you submit a completed application. |

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|---|---|---|
| | notified of the enrollment or after its effective date, whichever is later. | |

## 13. You experience contract violations (such as misleading marketing) or enrollment errors.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| Your Medicare Advantage Plan or Part D plan violated a material provision of your contract such as:<br>• Failing to provide you on a timely basis with benefits available under the plan;<br>• Failing to provide benefits in accordance with applicable quality standards;<br>• Giving misleading information in the private health or drug plan's marketing to get you to enroll in the plan. | Your SEP to **switch** to another Medicare Advantage Plan or Part D plan begins once the regional CMS office has determined that a violation has occurred. (If you are in an Medicare Advantage Plan, your SEP allows you to **disenroll** from your plan and either **change** to Original Medicare or join another Medicare Advantage Plan)<br><br>You can **switch to** another Medicare Advantage Plan or Part D plan during the last month of enrollment in your current plan.<br><br>If you do not choose another private health or drug plan immediately, your SEP is extended for 90 days from the time of your disenrollment in the plan. | The effective date of the new Medicare Advantage Plan or Part D plan will be the first of the month following the month the new private health or drug plan receives the completed application or up to three months after it receives the completed application.<br><br>In some cases, CMS may process a retroactive disenrollment and/or retroactive enrollment in another Medicare Advantage or Part D plan. |
| A federal employee made a mistake in your enrollment or disenrollment in a Medicare Part D plan. | You have one SEP to **enroll** in and/or **disenroll** from a Medicare Part D plan that begins the month of CMS approval and lasts two additional months. | Depends on the situation. |
| CMS sanctions (finds fault with) a Medicare Advantage Plan or Part D plan and you disenroll in connection with that sanction. | The length and start date of your SEP to **join** a new Medicare Advantage Plan or Part D plan depends on the situation. | Depends on the situation. |
| CMS determines that your previous drug coverage did not adequately inform you of a loss of creditable coverage or that your drug coverage was not creditable. | You have one SEP to **enroll** in or **disenroll** from a Medicare Part D plan that begins the month of CMS approval and lasts two additional months. (In this case, CMS may waive your premium penalties.) | Depends on the situation. |

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## 14. Your Medicare Advantage Plan or Part D plan no longer offers Medicare coverage.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| Your Medicare Advantage Plan or Part D plan doesn't renew its service. (Your Medicare Advantage Plan or Part D plan must notify you by October 1 if it won't offer Medicare drug or health coverage next year, and it must continue to provide coverage through the end of the current calendar year.) | Your SEP to **switch** to another Medicare Advantage Plan or Part D plan lasts from December 8 of that year through the last day of February of the next year. (This SEP is in addition to the Fall Open Enrollment period from October 15 through December 7, when you can switch Medicare health coverage and enroll or disenroll from Part D drug coverage. | • Enrollments made from October 15 through December 31 are effective January 1.<br>• Enrollments made during January are effective February 1.<br>• Enrollments made in February are effective March 1. |
| Mid-year, your Medicare Advantage Plan or Part D plan closes or changes its contract with CMS so that you will be forced to disenroll from the plan. (Your Medicare Advantage Plan or Part D plan must notify you 60 days before the proposed date of termination or modification.) | Your SEP to **switch** to another Medicare Advantage Plan or Part D plan begins two months before the proposed closing or changes take place and ends one month after they occur. | You can ask that your new Medicare Advantage Plan or Part D plan coverage start the month after you get notice and up to two months after your old Medicare Advantage Plan or Part D plan coverage ends. |
| CMS terminates your Medicare Advantage Plan's or Part D plan's contract because of misconduct or other problems. (Your plan must give you 30 days notice before the termination date.) | Your SEP to **switch** to another Medicare Advantage Plan or Part D plan begins one month before the termination occurs and lasts for two months afterward. | You can choose to have your new Medicare Advantage Plan or Part D plan coverage begin up to three months after the month your old coverage ended. |
| CMS decides to immediately terminate its contract with your Medicare Advantage Plan or Part D plan. | CMS will notify you of the termination and your SEP. The termination may be mid-month. | Depends on the situation. |

## 15. You disenroll from your Medicare Advantage Plan during the Medicare Advantage Open Enrollment Period (MA OEP).

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| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You disenroll from your Medicare Advantage Plan during the Medicare Advantage Open Enrollment Period (January 1 – March 31 of each year). | You have an SEP to enroll in a Medicare stand-alone Part D drug plan when you disenroll from your Medicare Advantage Plan. You can disenroll from your Medicare Advantage Plan by submitting a disenrollment request or by simply enrolling in a stand-alone Part D drug plan.<br><br>If you disenroll from your Medicare Advantage Plan during the MA OEP, you can either enroll in Original Medicare with a stand-alone Part D plan or switch your Medicare Advantage Plan. | The month following the month you submit an enrollment request to a new plan. |

## 16. You qualify for new Part D initial enrollment period when you turn 65.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You qualify for new Part D initial enrollment period to join a stand-alone Medicare Part D drug plan because you are a person with a disability who is turning 65. (Note: If you are already enrolled in a Medicare Part D plan and are paying a late premium penalty, the penalty will end when the enrollment period starts.) | You have an SEP to disenroll from a Medicare Advantage Plan (that does or does not include drug coverage) to join Original Medicare or to enroll in a Medicare Advantage Plan that does not include drug coverage. You may also use your additional IEP to join a stand-alone Part D drug plan. The SEP begins and ends with the additional Part D IEP to join a Medicare Part D plan—usually the seven-month period including three months before you turn 65, the month you turn 65, and the three months after you turn 65. | If you are not already enrolled in a Part D plan, your coverage will usually start the month following the month you submit an enrollment request to a new plan. |

## 17. You want to enroll in a five-star Medicare Advantage Plan or Part D plan.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You want to enroll in a Medicare Advantage or Part D plan that has an overall Plan Performance Rating of five | Plan Performance Ratings are released every fall and apply to the following calendar year. Your SEP to join a five-star | • Enrollments December 8 through December 31 are effective January 1. |

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| | | |
|---|---|---|
| stars and you're otherwise eligible to enroll in the plan. (For example, you live in the plan's service area.) | Medicare Advantage or Part D plan starts December 8 of the year **before** the plan is considered a five-star plan. It lasts through November 30 of the year the plan is considered a five-star plan. You can use this SEP to change plans one time per year. | • Enrollments January 1 through November 30 are effective the month following the month you submit an enrollment request. |

## 18. You have been in a consistently low-performing Medicare Advantage or Part D plan.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| You have been in a consistently low-performing plan, meaning that the plan has received an overall Medicare star rating of less than three stars for three consecutive years. | You have an SEP to enroll into a higher quality plan throughout the year. You should receive a notice from CMS in late October, saying that you are in a low-performing plan. You have the remainder of that year, as well as the following year, to switch to a plan rated 3 stars or more. To use this SEP, you must call 1-800-MEDICARE directly. Note: This is separate from the five-star SEP listed above. | The month following the month you submit an enrollment request to a new plan. |

## 19. Your Medicare Advantage stops contracting with many of its providers.

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| Your Medicare Advantage Plan stops contracting with many providers in its network during the course of the calendar year and CMS determines these terminations are substantial. If the terminations are significant enough, you will have a one-time SEP to enroll in a different Medicare Advantage Plan (with or without Part D coverage) or switch to Original Medicare with or without a stand-alone Part D plan. Your plan will mail you a notice if CMS determines the terminations are substantial. | From the month you get notified of the network change and two additional months after that. You should be notified via mail at least 30 days in advance of the network terminations and of your SEP to switch to a new Medicare Advantage Plan, or to join Original Medicare with a Part D plan.<br><br>You do not have a guaranteed right to purchase a Medigap via this SEP. | The month following the month you submit an enrollment request to a new plan. |

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## 20. You experience an "exceptional circumstance."

| You have an SEP if… | Your SEP lasts… | Your coverage begins… |
|---|---|---|
| If your circumstances do not fit into any of the other SEP categories, you have the right to ask CMS to grant you an SEP based on your particular exceptional circumstances.[10] | Depends on the SEP. | Depends upon the circumstances. |

[10] CMS can also grant "exceptional circumstance" SEPs to groups identified by a common problem or characteristic (for example, members of a particular plan who were all misled about the plan's offerings). Many of the SEPs mentioned in this chart were created as "exceptional circumstance" SEPs.

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