

Medicare Enrollment Periods Explained

General Enrollment Periods



October 15 - December 7 Annual Enrollment Period

- ▶ Applies to current Medicare beneficiaries
- ▶ Those eligible can join, change, or drop a Medicare Advantage or PDP plan, making an unlimited number of elections
- ▶ The last election made during the Annual Enrollment Period will go into effect on January 1

January 1 - March 31 Open Enrollment Period

- ▶ Applies to those currently enrolled in an MA, MAPD, or SNP
- ▶ Enrollees can make 1 change to a different Medicare Advantage plan, OR
- ▶ They may disenroll from an MA/MAPD, return to Original Medicare, and add a PDP
- ▶ Changing from one PDP to another is not allowed

Client-Specific Enrollment Periods

Initial Enrollment Period

The client's Initial Enrollment Period lasts from 3 months before the month of their birthday to 3 months after.



3 Months Before Client's Birthday



Month of Client's 65th Birthday



3 Months After Client's Birthday

Special Election Periods

Clients may also enroll and make changes to their coverage outside of the standard enrollment periods if they qualify for a Special Election Period. Coverage obtained during an SEP is effective the first day of the month following the date of the application.

Low-Income: Clients who are Dual-Eligible (qualify for both Medicare and Medicaid) or who maintain Low Income Status can change or drop an MA or PDP plan once per calendar quarter for the first 3 calendar quarters. If Dual-Eligible or Low-Income status changes, they can make one election during the 3 months after their change or after they are notified of the change, whichever is later.

Moving: Beneficiaries who relocate to an area with different coverage options are allowed to make one election. The date this SEP begins depends on when the beneficiary notifies the plan of the intended change. Notification before the move begins the SEP on that date, and it lasts until 2 full months after the move. Notification on or after the move date begins an SEP on that date that lasts for the following 2 full months.

FEMA: From the start of a FEMA-declared emergency or major disaster incident period and for 4 full calendar months after, anyone that had a valid election period but did not use it can make 1 change.

5-Star: From December 8th to November 30th, anyone living in the service area of a 5-star rated plan can make 1 election to enroll in that plan.