

Special Election Issues for Individuals Affected by Declared Emergencies and Disasters

Questions and Answers for Medicare Beneficiaries

Q. 1. I missed my opportunity to enroll because of the disaster. Can I have more time to choose health or prescription drug coverage?

- A. A Special Election Period (SEP) for individuals affected by an emergency or disaster who need to enroll in, disenroll from or switch Medicare health or prescription drug plans and missed other election periods is available in areas where an emergency or disaster has been declared by a Federal, state or local government entity. It is available for the duration of the emergency or disaster plus an additional two months following the end date of the emergency or disaster as identified in the declaration or, if different, the date the end of the incident is announced, whichever is later. Elections are effective the first of the month after the plan receives your election request.

Q. 2. Where can I go if I need additional information about my election options?

- A. You can contact 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week with any questions. TTY users should call 1-877-486-2048. You can submit your election request through 1-800-MEDICARE, Medicare.gov, or by contacting the Medicare health or prescription drug plan directly.

Q. 3. Who qualifies for this special election period?

- A. The special opportunity to enroll in, disenroll from or switch Medicare health or prescription drug plans applies to all individuals who:
- Reside, or resided at the start of the SEP eligibility period described in this guidance, in an area for which a federal, state or local government entity has declared a disaster or other emergency or they do not reside in an affected area but rely on help making healthcare decisions from one or more individuals who reside in an affected area; and
 - Were eligible for another election period at the time of the SEP eligibility; and
 - Did not make an election during that other valid election period due to the disaster or other emergency.

Q. 4. Do I have to show proof that I live in an area affected by the weather event?

A. No. If the plan asks you for proof that you reside in an affected area (e.g., driver's license, utility bills, etc.) and you have it, you should provide it to the plan. However, if your documents were destroyed or you don't have access to them, you can attest to residing in one of the affected areas as defined by a Federal, state or local government entity.

Q. 5. What will happen to my election request that I already submitted to a Medicare plan?

A. The plan you selected should contact you to let you know that you've been enrolled. If they haven't sent you a letter or called you, call the plan and ask them about your status.

Q. 6. I was affected by a disaster and was unable to make a change during the Annual Election Period (AEP). If I call 1-800-MEDICARE to enroll in a plan or I submit an election request to a plan after the end of the AEP (December 7), when will my coverage start?

A. If you made your election request after December 7 but no later than December 31 and you are eligible for the plan, your coverage will start January 1. If you haven't received your membership ID card as of your election effective date, contact the plan and ask about how you can access your medical or prescription drug benefits before you receive your ID card.

Remember, you can only use this special opportunity after December 7 to make a choice for the Annual Election Period if the incident period started before December 7.