

What is the 5-star Special Enrollment Period?

The 5-star Special Enrollment Period provides an opportunity for you to switch to a 5-star Medicare Advantage-only plan, a 5-star Medicare Advantage Plan with prescription drug coverage, or a 5-star Medicare Prescription Drug Plan. You may use this 5-star Special Enrollment Period one time between December 8 and November 30 of the next year, provided you meet the plan's enrollment requirements (e.g., living within the service area, meeting requirements regarding end-stage renal disease, etc). People enrolled in a plan with a 5-star overall rating may also switch to a different plan with a 5-star overall rating.

You may also use this Special Enrollment Period to disenroll from a Medicare Advantage Plan or Medicare prescription drug plan and enroll in an open Medicare Cost Plan that has a 5-star rating. A Medicare Cost Plan is a type of HMO. These plans may work in much the same way, and have some of the same rules, as Medicare Advantage Plans. In a Medicare Cost Plan, if you go to a non-network provider, the services are covered under Original Medicare.

CMS also created a coordinating Special Enrollment Period for prescription drug plans to allow people who enroll in certain types of 5-star plans without drug coverage to select a prescription drug plan, if this combination is permitted under CMS rules. The effective enrollment date is the first day of the month following the month in which the plan receives the enrollment request.

It's Important That You Make a Careful Decision

You may lose your prescription drug coverage if you switch from a Medicare Advantage Plan that has drug coverage to a Medicare Advantage Plan that doesn't have drug coverage. You will have to wait until the next Open Enrollment Period to get drug coverage, and you may have to pay a late enrollment penalty.

If you move from a Medicare Advantage-only or Medicare Advantage-Prescription Drug coordinated care plan to a 5-star Medicare Prescription Drug Plan, you will lose your Medicare Advantage coverage and will revert to Original Medicare for basic medical coverage.

Example 1 When Does the Plan Have a 5-Star Rating?

Acme Medicare Advantage Plan has an overall rating of 4.5 stars in 2014 and 5 stars for 2015. Starting on December 8, 2014 you could use the 5-star Special Enrollment Period to enroll in the Acme Plan for an effective date of January 1, 2015. You could not use the 5-star Special Enrollment Period to enroll in the Acme Plan for an effective date on or before December 1, 2014 because the plan does not have the 5-star rating until 2015.

Example 2 Changes in Plan Ratings

Acme Medicare Prescription Drug Plan had an overall rating of 5-stars in 2014 but lost the 5-star rating for 2015. You could use the 5-star Special Enrollment Period to request enrollment in the Acme Plan for the first day of the next month until November 30, 2014, with the last possible effective date available being December 1, 2014. You could not use the 5-star Special Enrollment Period to enroll in the Acme Plan on or after December 1, 2014, because the plan doesn't have a 5-star rating for 2015.