



**MEDICARE ENROLLMENT & APPEALS GROUP**

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**DATE:** November 7, 2012

**TO:** Medicare Advantage Organizations  
Medicare Prescription Drug Plan Sponsors  
State Health Insurance Assistance Programs (SHIP)

**FROM:** Arrah Tabe-Bedward  
Acting Director, Medicare Enrollment & Appeals Group

**SUBJECT:** Enrollment Opportunities for Individuals Affected by Hurricane Sandy  
Following the Annual Enrollment Period

The purpose of this memorandum is to provide guidance about enrollment opportunities for Medicare beneficiaries affected by Hurricane Sandy. CMS understands that many Medicare beneficiaries have been affected by this disaster and wants to ensure that all beneficiaries are able to compare their options and make enrollment choices for 2013. To the extent possible, CMS encourages all beneficiaries to make their enrollment choices by December 7. This will ensure that their enrollment in health and prescription drug coverage is in place for January 1, 2013.

Individuals affected by Hurricane Sandy who are unable to make a plan selection by December 7 can still enroll in health and prescription drug coverage for 2013 by calling 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Representatives at 1-800 MEDICARE have information available to help beneficiaries review their plan options and make a choice, and can complete an enrollment even after December 7.

Beneficiaries affected by Hurricane Sandy who contact you after December 7 to request enrollment in your plan should be directed to call 1-800 MEDICARE. You may use the attached FAQs to assist you in responding to questions from beneficiaries.

For questions, please contact Jim Canavan at (410) 786-5223 or [James.Canavan@cms.hhs.gov](mailto:James.Canavan@cms.hhs.gov).

## **Open Enrollment Issues Related to Hurricane Sandy**

### **Frequently Asked Questions**

**Q. 1. Where can I go if I need additional information about the Open Enrollment Period?**

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.

**Q. 2. What will happen to my enrollment 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. 3. Can I have more time to choose health or prescription drug coverage for 2013?**

A. If you have been affected by Hurricane Sandy and cannot make an enrollment request by the end of Open Enrollment, you can still make an enrollment request after December 7. Just call 1-800-MEDICARE and ask for assistance.

**Q. 4. Do I have to show proof that I live in an area affected by Hurricane Sandy?**

A. No. The opportunity to enroll in a plan for January 1, 2013, after Open Enrollment ends on December 7 applies to all individuals who were affected by Hurricane Sandy, including those individuals who don't live in the affected area but rely on help making healthcare decisions from friends or family members who live in the affected areas.

**Q.5. If I call 1-800-MEDICARE to enroll in a plan after December 7, when will my coverage start?**

A. CMS will review each request on a case-by-case basis to determine what action is appropriate in each individual's situation. In most cases, you will be enrolled in your plan for the first of the month after you make the enrollment request. So, if you call 1-800-MEDICARE to enroll before December 31, 2012, your coverage will start January 1, 2013.