

## **Quick Reference Guide on Medicare Open Enrollment Times**

As for all enrollments into new or different plans, individuals are encouraged to review the plan's coverage and costs for the coverage year to make an informed decision.

### **Annual Election Period (also called Medicare open enrollment period)**

*When:* October 15 – December 7 every year

*Who:* All people with Medicare can make changes to coverage

*Changes go into effect:* January 1 of the following year

*What can be changed:* Add or drop Medicare Advantage, add or drop Medicare prescription drug coverage

*Where to get information/help:* Medicare & You handbook, [www.medicare.gov](http://www.medicare.gov), 1-800-MEDICARE, local SHIP

### **Special Enrollment Period for Plan Non-Renewal or Service Area Reduction**

*When:* December 8 – February 29, 2012 (2012 is a leap year)

*Who:* All people enrolled in a Medicare Advantage or Prescription Drug Plan that will not be available to them in 2012

*New enrollments go into effect:* the first of the month following the enrollment request (i.e.: January 1, February 1 or March 1)

*What can be changed:* Enroll in a Medicare Advantage plan or stand-alone prescription drug plan

*Where to get information/help:* Non-renewal notice mailed to affected enrollees in late September, Medicare & You handbook, [www.medicare.gov](http://www.medicare.gov), 1-800-MEDICARE, local SHIP

### **Medicare Advantage Disenrollment Period**

*When:* January 1 – February 14 every year

*Who:* All people with Medicare Advantage coverage

*Changes go into effect:* the first of the month following the disenrollment request (i.e.: February 1 or March 1); if enroll in stand-alone PDP, the first of the month following the enrollment request

*What can be changed:* Drop Medicare Advantage health coverage and go to Original Medicare; those choosing to drop MA coverage may add prescription drug coverage via stand-alone prescription drug plan

*Where to get information/help:* Medicare & You handbook, [www.medicare.gov](http://www.medicare.gov), 1-800-MEDICARE, local SHIP

*How to disenroll from MA:* Individual must disenroll through Medicare Advantage plan or by contacting 1-800-MEDICARE. Alternatively, may enroll in stand-alone prescription drug plan, resulting in automatic disenrollment from MA.

### **Special Enrollment Period – 5-Star**

*When:* December 8, 2011 – November 30, 2012

*Who:* All people with Medicare who have a 5-star plan in their area

*Changes go into effect:* first of the month following the enrollment request (i.e.: January 1 through December 1)

*What can be changed:* Enroll in a 5-star Medicare Advantage or stand-alone prescription drug plan; enrollment may affect other health plan, retiree or drug coverage. Individual could lose Medicare Advantage health plan if they enroll in stand-alone PDP; Individual could lose Part D coverage if enroll in a MA-only plan; Individual could lose retiree coverage if they enroll in a plan outside of employer group.

*Where to get information/help:* Medicare & You handbook, [www.medicare.gov](http://www.medicare.gov), 1-800-MEDICARE. Plans with 5-stars are permitted to market continuously during the SEP timeframe.