

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, 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, 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, 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, 1-800-MEDICARE. Plans with 5-stars are permitted to market continuously during the SEP timeframe.