MEDICARE ANNUAL ENROLLMENT/SPECIAL ENROLLMENT PERIODS

Medicare gives you several chances throughout the year to take a fresh look at your benefits and make changes if you need to. Here are some of the key periods when you can revisit your plan, each year:

Type of Enrollment Period	Who's Eligible	Timing (Begin/Ending)	Effective Date	Allowable Change
Annual Enrollment Period "AEP"	All current Medicare Participants (Including Medicare Advantage and Original Medicare Participants)	October 15th – December 7th	January 1st	You can switch from Original Medicare to a Medicare Advantage plan, or the other way around or even, change from one Medicare plan to another, from one carrier to another. **Note:** It is important because your coverage, costs, and provider networks can change
Open Enrollment Period "OEP"	Current Medicare Advantage plan participants	January 1st – March 31st	April 1st	Medicare Advantage plan participants, who may have missed the Open Enrollment Period, Window. **Note:** May change from one Medicare Advantage plan to another, change Medicare Advantage carriers or move to Original Medicare. (If enrolled in an Original Medicare, you can not move to a Medicare Advantage plan, during this period.

Note: The above Enrollment periods, happen every year at the same time. In addition to the above yearly Enrollment periods, there are many other Special Enrollment Periods, "SEP' that may allow you to make changes to your plans, outside of the Yearly Enrollment Periods. Please see the Special Enrollment Periods noted below:

Special Enrollment Periods

Certain life events, changes in providers due to contracting issues between the provider and carrier, plan modifications may from time to time lead to interruptions in your health care. In these situations, individuals may be eligible to make a change to their coverage during a Special Enrollment Period. The following list is some examples of situations that may qualify under the Special Enrollment Period (SEP):

The list below is not exhaustive; there are other situations as well:

- Newly eligible individuals within their Initial Enrollment Period, either having recently turned 65 and are enrolled in both Part A** & Part B** or enrolled in Part A** at age 65, but who have now retired, (no longer working) and have recently been approved for Part B**.
- Moved or relocated outside or inside of your current plan's service network.
- Resided outside of the US moved back or outside of the US.
- Recently approved for Medicaid** or PACE**
- Loss of Medicaid** or PACE**
- A change in coverage that occurs through no fault of your own, such as when the carrier modifies the contract, may affect your ability to access benefits.
- Recently moved out of an institution (Nursing home or Rehabilitation hospital), after a long-term stay.

Again, we are happy to assist you with this process. If you have questions about the Special Enrollment Period, or are experiencing issues utilizing your Benefit Plan, please feel free to contact us.

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