



Take a Minute for Medicare

In the last Take a Minute for Medicare, we talked about the Initial Enrollment Period for Medicare. This month we will learn about Special Enrollment Periods.

Medicare realizes that sometimes that Medicare beneficiaries want to and need to change their coverage. Medicare wants you to enroll when first eligible and stay with your plan, but circumstances come up that do not always fit into nice little cubbyholes and changes have to be made. Medicare has Special Enrollment Periods, called SEPs, which allow you to leave your Medicare Advantage Plan or Part D plan and enroll in a different plan.

Part 2 Special Enrollment Period (SEP)

A Special Enrollment Period allows you to change your Medicare Advantage plan or Part D plan outside of the regular enrollment periods. Usually, you can only change your Medicare Advantage and/or Part D plan during the Annual Enrollment Period which runs from October 15 to December 7 of each year with the change effective January 1 of the following year. A SEP will allow you to change your plan outside of this timeframe.

There are many different SEPs available, here are a few of the most common:

1. You make a permanent move out of your plan's service area. For example, if you move from Wisconsin to Illinois, you will be able to change your Medicare Advantage Plan and/or Part D plan to one that is offered in the new area.
2. You chose to change your employer/union coverage.
3. You qualify for Extra Help, Medicaid or a Medicare Savings Program.
4. You want to enroll in a five-star Medicare Advantage Plan or Part D plan.
5. You are institutionalized. For example, you are admitted into or discharged from a nursing home.
6. You are given incorrect information or a mistake is made by a Federal employee.
7. Your Part D plan or Medicare Advantage Plan ends or Medicare finds a problem with the plan.

There are other SEPs which allow you to change you Medicare Advantage and/or Part D coverage, but you must make sure that you are eligible to make the change. Always ask before you make any decision about your Medicare coverage.

Next time we will talk about the Annual Enrollment Period.

For general Medicare questions, call DRW at 1-800-928-8778. For Medicare Part D questions, call the Disability Drug Benefit Helpline at 1-800-926-4862. You can also call 1-800-MEDICARE (1-800-633-4227), or visit www.medicare.gov to find out if Medicare covers your test, service, or item.