

ask



SHIP

Q: I'm not happy with my current Medicare Advantage Plan. When can I drop my plan and buy a different one?

A: You can change your Medicare Advantage and Part D drug plans during the upcoming Open Enrollment!

The Annual Enrollment Period (Open Enrollment) begins October 15. This is the one time of year when ALL people with Medicare can make changes to their Medicare Advantage health and prescription drug plans for the next year.

It is important for Medicare beneficiaries to pay close attention to the mail they receive this Fall. You may receive several important letters from your current insurance company, Social Security, and Medicare.

If your health insurance or prescription plan has made changes to your co-pays or your premiums, you should receive a letter from the company in October stating the changes.

Social Security will begin mailing redetermination letters about Extra Help in

November. These letters alert Extra Help recipients to any changes to their LIS benefits.

If you don't already have a Medicare Part D plan, this is your chance to purchase one. If you already have a Part D plan, you may switch to a new one for 2018. Medicare offers an online plan comparison tool that can help you compare Part D Plans side-by-side at www.medicare.gov.

If you purchase a new Medicare Advantage or Part D plan or switch plans during the Annual Enrollment Period, the changes will begin January 1, 2018.

The Annual Enrollment Period ends December 7. In most cases, this is the last day you can change your coverage for next year. The plan must get your enrollment request (application) by December 7 before midnight.

The Annual Disenrollment Period is January 1-February 14 of each year. If you're in a Medicare Advantage Plan, you can leave your plan and go back

to Original Medicare during this time. A Medicare supplement policy might be available, but you would not be guaranteed a policy.

If you switch to Original Medicare during this period, you'll have until February 14, 2018 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form. You cannot change coverage again until the next Open Enrollment unless you qualify for a Special Election Period (SEP).

If you have questions about the Annual Enrollment Period or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.