

ask



SHIP

Q: I think Open Enrollment is over, but I'm not happy with my Medicare Advantage Plan. Is there anything else I can do?

A: You're correct that the Annual Enrollment Period (also known as Open Enrollment) has ended. You do still have the Medicare Advantage Disenrollment Period available to you, which takes place January 1 – February 14.

The Disenrollment Period is different from the Annual Enrollment Period in that you can't switch to another Advantage Plan, but there are a few other changes you can make that may help you.

What you can do during the Disenrollment Period:

- If you're already in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare.
- If you switch to Original

Medicare during this period, you'll have until February 14 to add Medicare Prescription Drug Plan. Your coverage would begin the first day of the month after the plan gets your enrollment form.

If you have original Medicare, you may want to consider getting a Medicare supplement insurance policy. These insurance plans help pay the deductibles and co-pays of Medicare Parts A and B. However, you would not have a guarantee of a policy unless you are 65 or older and recently enrolled in Part B or losing other health insurance coverage by no fault of your own.

What you can't do during the Disenrollment Period:

- You cannot switch from Original Medicare to a Medicare Advantage Plan.
- You cannot switch from one Medicare

Advantage Plan to another.

- You cannot switch from one Medicare Prescription Drug Plan to another.
- You cannot join, switch, or drop a Medicare Medical Savings Account (MSA) Plan.

If you do choose to disenroll in your Medicare Advantage Plan, your changes become effective the first of the month following the receipt of your disenrollment. Any requests made in January will be effective February 1 and any requests made in February will be effective March 1.

If you have questions about Medicare Enrollment Periods, Medicare Advantage Plans, or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.