

Mysteries of Medicare: Medicare Advantage Open Enrollment Period – January-March

The Medicare Annual Open Enrollment Period is over, but starting in 2019 a new open enrollment period for Medicare Advantage plans was established for the period January 1 through March 31, called the Medicare Advantage Open Enrollment Period. During this period, you can make one plan change each year if you are enrolled in a Medicare Advantage Plan. You can 1) Change to a different Medicare Advantage Plan; 2) Drop your current Medicare Advantage plan and return to original Medicare (then you will need to enroll in a Prescription Drug Plan); 3) If you have the type of Medicare Advantage Plan known as Private-Fee-For-Service (PFFS) and a stand-alone Prescription Drug Plan (PDP), you can drop the PFFS plan, but cannot change your PDP. If you already have Original Medicare (with or without a Medigap plan) and a stand-alone PDP, you cannot use this enrollment period to change the PDP or to join a Medicare Advantage plan.

Before you decide to drop your Medicare Advantage Plan, you need to think about ways to protect yourself against costs associated with Original Medicare, such as deductibles, coinsurances, and copayments. The Medicare Advantage enrollment periods do not give you the right to purchase a Medicare Supplemental Insurance (Medigap) policy with guaranteed issue. This means that an insurance company may or may not accept you if you have underlying medical conditions. It always pays to investigate this option before dropping your Medicare Advantage Plan.

Any changes made January 1 through March 31 will go into effect the first day of the following month.

If you have questions, APPRISE counselors are available to help you.

APPRISE is Pennsylvania's statewide program of free insurance consultation under the auspices of the Chester County Department of Aging Services and the State Health Insurance Assistance Program (SHIP). You can leave a message on our Helpline 610-344-5004. You can also email us at apprisecesco@outlook.com.