

Having Buyer's Remorse? The Medicare Advantage Open Enrollment Period Gives You Options

Do you have second thoughts about your Medicare Advantage plan? Most people change plans for five reasons:

- Your plan is dropping one of your important medications next year.
- Your plan is dropping your doctor from its network.
- Your plan has a drastic increase in premiums.
- Your plan has higher than expected out-of-pocket costs.
- Your plan has poor customer service

What's the new Medicare Advantage Open Enrollment Period?

Beginning in 2019, a new Medicare Advantage Open Enrollment Period (MA-OEP) will run from January 1- March 31 every year. If you're enrolled in a Medicare Advantage plan, you'll have a one- time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare, Part A and Part B
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if you return to Original Medicare).

The Medicare Advantage OEP replaces the Medicare Advantage Disenrollment Period (MADP), which previously left beneficiaries with the only option to disenroll from their Medicare Advantage plan and return to Original Medicare. The MADP also ran for a shorter time period (January 1 -February 14) each year.

Here are some other points to remember about the Medicare Advantage OEP.

1. The Medicare Advantage OEP does **not** replace the fall Annual Election Period (AEP). The AEP will continue to run from October 15 – December 7 every year.
2. The Medicare Advantage OEP is **only** for those enrolled in a Medicare Advantage plan as of January 1 **AND** for new Medicare beneficiaries enrolled in a Medicare Advantage plan during their Initial Coverage Election Period (ICEP).
3. The Medicare Advantage OEP is **not** available to beneficiaries with Original Medicare.
4. The effective date for a Medicare Advantage OEP election is the first of the month following receipt of the enrollment request. If a beneficiary is enrolled in a Medicare Advantage plan during their ICEP election, they have an Open Enrollment Period for the next 90 days.
5. The Medicare Advantage OEP does **not** prevent medical underwriting on new Medigap policies should you decide to return to Original Medicare.

- 6.** If you are satisfied with your Medicare Advantage plan you don't need to do anything.
- 7.** Guard your Medicare card from marketing and enrollment scams.
- 8.** Beginning in 2019, Extra Help recipients will only be permitted to change their Medicare Advantage or Part D plans once per quarter. The quarters are January - March, April -June, and July -September. Changes will not be allowed during the last quarter of the calendar year (October- December) unless eligible for a Special Enrollment Period.
- 9.** To enroll (or disenroll) during the Medicare Advantage OEP, call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048. You may also contact the Medicare Advantage plan directly.
- 10.** Contact the Beaver County Office on Aging APPRISE program at (724) 847-2262) for further assistance.