

## Medicare Open Enrollment Period

Each year, October 15<sup>th</sup>-December 7<sup>th</sup>, Medicare beneficiaries can join or make changes to their Medicare Part D Prescription Drug Plan (PDP) or their Medicare Advantage Plan. Any changes made during this period take effect on January 1<sup>st</sup> of the following year. A few of the options for beneficiaries are to:

- Change from Original Medicare (Parts A & B) to Medicare Advantage (Part C). Beneficiaries must have both Medicare Parts A & B in order to enroll into a Medicare Advantage plan.
- Change from Medicare Advantage to Original Medicare.
- Switch from one Medicare Part D plan to another Medicare Part D plan.
- Switch from one Medicare Advantage plan to another Medicare Advantage Plan

In 2019, in addition to the annual Medicare Open Enrollment Period, beneficiaries enrolled in a Medicare Advantage plan will be able to make plan changes during the Medicare Advantage Open Enrollment Period, January 1<sup>st</sup> -March 31<sup>st</sup>. Beneficiaries who have this coverage will be able to:

- Switch from their current Medicare Advantage plan to another Medicare Advantage plan
- Dis-enroll from Medicare Advantage and return to Original Medicare. Beneficiaries may also join a Medicare Part D Prescription Drug Plan

Medicare Advantage provides beneficiaries with a few different coverage options. Beneficiaries may elect to have:

- Medicare Advantage only (MA-Only). This option does not provide prescription drug benefits. Beneficiaries should have some other type of creditable coverage when selecting this type of Medicare Advantage plan.
- Medicare Advantage with Prescription Drug Coverage (MA-PD). MA-PD provides an “all in one” alternative to Original Medicare with Part D coverage. Beneficiaries who elect this type of Medicare Advantage plan would receive their medical, hospital, and prescription coverage together in one plan.
- Medicare Advantage Special Needs Plan- offered to beneficiaries who meet specific criteria such as: 1) dual-eligible (beneficiaries with either Medicare & Medicaid or Medicare & Qualified Medicare Beneficiary benefits); 2) beneficiaries in an institution such as a nursing facility or who require nursing care at home; 3) beneficiaries with specific chronic diseases.

Connecticut has a number of Medicare Part D and Medicare Advantage plan changes for the upcoming year. CHOICES recommends beneficiaries conduct a plan comparison each year, in order to ensure they are making an informed choice for their health insurance benefits. Attend one or more of our [scheduled presentations or enrollment events](#). For enrollment events, please call to schedule an appointment.