

# Special Election Periods

A Medicare Scholar presentation

# What are Election Periods?

- In order to enroll into, change, or terminate a Medicare Advantage or Part D plan, you must have a valid election period.
- Based on specific triggers – they can be:
  - Certain times of the year
  - Receiving Medicare for the first time
  - Other special circumstances

# Initial Election Period

- Used when you first become eligible for Medicare
- 7-month window:
  - 3 months before
  - The month of your 65<sup>th</sup> birthday
  - 3 months after
- Can join a Medicare Advantage or Part D plan

# Annual Enrollment Period

- Opportunity to sign up, change, or drop your Medicare Advantage or Part D coverage each year
- October 15<sup>th</sup> through December 7<sup>th</sup>
- Changes go into effect the following January 1st

# Open Enrollment Period

- Only for members on a Medicare Advantage plan
- January 1<sup>st</sup> through March 31<sup>st</sup> each year
- Can change plans or drop coverage
- If dropping a Medicare Advantage w/Part D (MAPD) plan, can sign up for a stand-alone Part D plan

# Special Election Periods

- Triggered by specific events
- 28 SEPs total
- Can provide the opportunity to sign up, change, or drop your Medicare Advantage or Part D coverage – depending on the situation

Here are some of the more common Special Election Periods you should know about



# Loss of Employer Coverage

- If you're on Medicare and lose your employer group, union, retiree or COBRA coverage
- Can sign up for a Medicare Advantage or Part D plan
- Can choose an effective date up to 3 months in advance, and up to 2 months after your coverage ends



# Change in Residence

- If you move out of your plan's current service area (county or state), or you move into a new service area with new plan options
- Begins the month before the move, and ends 2 months afterwards
- NOTE: If you move out of your Medicare Advantage plan's service area, you may also qualify for a Guarantee Issue for a Medicare Supplement





# Dual/Extra Help Eligible

- If you qualify for Medicaid or the Part D Extra Help program
- Have a continuous enrollment period for the first 3 quarters of the year (Jan-Mar, Apr-Jun, Jul-Sep)
- Can be utilized once per quarter
- Can sign up, change plan, or leave your Medicare Advantage plan to go to a stand-alone Part D plan



# 5-Star Plans

- If you reside in an area with a 5-star rated Medicare Advantage or Part D plan
- Can join the 5-star rated plan any time of the year, regardless of your current coverage
- Begins December 8<sup>th</sup> and goes through November 30<sup>th</sup>



# Weather Related Emergency

- If you were affected by a natural disaster or other emergency declared by Federal, State or Local Government Entity
- Must have another valid election period that coincided with the disaster period and was not utilized



# Institutionalized

- If you move into, reside in, or move out of a Skilled Nursing Facility, Nursing Facility, or intermediated care facility with an expected stay of at least 90 days
- Continuous election period that lasts up to 2 months after you're discharged
- Can be used to sign up for, change, or drop Medicare Advantage or Part D coverage



# Contract Non-Renewal

- If your Medicare Advantage plan is leaving your county of residence next year
- Starts December 8<sup>th</sup> and goes through February 28<sup>th</sup>
- Can be used to sign up for another Medicare Advantage or Part D plan
- NOTE: You may also have a guarantee issue right to purchase a Medicare Supplement plan



# SPAP Enrollee

- If you're a member of a State Pharmaceutical Assistance Program (SPAP)
- You can sign up for a Medicare Advantage w/ Part D, or a stand-alone Part D plan once per calendar year

# You have options!

Any time you:

- Change where you live
- Lose your current coverage
- Have a chance to get other coverage
- Have a plan that's changing its contract with Medicare
- Had issues signing up for a plan

There may be a Special Election Period you can use!



# Questions?





Thank You For  
Attending!



# Sources

- <https://www.medicare.gov/sign-up-change-plans/when-can-i-join-a-health-or-drug-plan/special-circumstances-special-enrollment-periods>