



Special Election Periods

In order to enroll into, change, or terminate a Medicare Advantage or Part D plan, you must have a valid Election Period. Election Periods are based on specific triggers - they can happen certain times of the year, when you're receiving Medicare for the first time, or under other special circumstances throughout the year. Here are some of the most 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, you can sign up for a Medicare Advantage or Part D plan 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, or into a new service area with new plan options, you have up to 2 months after the move to sign up for or change your Medicare Advantage or Part D coverage.

Dual/Extra Help Eligible

If you qualify for Medicaid or the Part D Extra Help program, you have a continuous enrollment period you can use once per quarter for the first three quarters of the year to sign up, change plans, or leave your Medicare Advantage plan to go to a stand-alone Part D plan.

5-Star Rated Plans

If you reside in an area with a 5-star rated Medicare Advantage or Part D plan, you can join that plan any time of the year, regardless of your current coverage.

Institutionalized

If you move into, reside in, or leave a Skilled Nursing Facility, Nursing Facility, or intermediate care facility with an expected stay of at least 90 days, you have a continuous election period that lasts up to 2 months after you're discharged.

Contract Non-Renewal

If your Medicare Advantage plan is leaving your county of residence next year, you can sign up for a new Medicare Advantage Plan or stand-alone Part D plan from December 8th through February 28th. NOTE: you may also have a guarantee issue right to purchase a Medicare Supplement plan.

Any time you have a change in residence, your current coverage, or your financial situation there may be a Special Election Period you can use!

Thank You For Attending

Presented by: