



New For 2019: Medicare Advantage Open Enrollment Period Allows Plan Changes.

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January 2019

Medicare Advantage disenrollment period replaced with new Medicare Advantage open enrollment period.

The 21st Century Cures Act eliminated the Medicare Advantage disenrollment period and replaced it with a Medicare Advantage open enrollment period beginning January 1st, 2019. The disenrollment period previously occurred each year January 1st through February 14th and allowed individuals to disenroll from their Medicare Advantage plan.

The new open enrollment period (OEP) runs from January 1st through March 31st. Under the new OEP, individuals can disenroll and go back to original Medicare *or* switch to a different Medicare Advantage plan. Being able to switch plans is new for 2019. This is good news for individuals who experienced buyers remorse over their Medicare Advantage plan selection.

During the open enrollment period:

- ⇒ Individuals are allowed to make a one-time election to switch plans or return to original Medicare.
- ⇒ The open enrollment period is only available to persons who are currently enrolled in a Medicare Advantage plan.
- ⇒ Individuals who opt to return to original Medicare, may enroll in a Part D plan during the OEP. They can also apply for a Medicare Supplement policy.

It is important to note, the OEP does not provide an opportunity for individuals with original Medicare to enroll in a Medicare Advantage plan. It does not allow changes to existing Part D prescription coverage. Disenrolling from the Medicare Advantage plan and returning to original Medicare also does not provide a Medicare Supplement guarantee issue period, some companies may still require underwriting review.

Please contact us with any questions or for assistance!



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