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FOR IMMEDIATE RELEASE

March 2011
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Enrollment Periods for Medicare Advantage and Part D

Every year, you have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. There are two separate enrollment periods each year. The Open Enrollment Period will take place beginning October 15th through December 7th of 2011. Coverage for enrollment changes takes effect on January 1st of 2012. The Medicare Advantage Disenrollment Period is from January 1-February 14.

From October 15th through December 7th, Medicare beneficiaries can do the following:

- Change from Original Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to a Medicare Advantage Plan that offers drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to a Medicare Advantage Plan that doesn't offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.
- Drop your Medicare prescription drug coverage completely.

From January 1st through February 15th, Medicare beneficiaries can do the following:

- If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you will have until February 14 to also join a Medicare Prescription Drug Plan to add drug coverage. Your coverage will begin the first day of the month after the plan gets your enrollment form.

Note: During this period, you **can't** do the following:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Prescription Drug Plan to another.
- Join, switch, or drop a Medicare Medical Savings Account Plan.

If you return to Original Medicare you may want to cover your out of pocket expenses by purchasing a Medicare Supplement policy. Medicare Supplement policies have no special enrollment period and you may be asked health questions and could be denied coverage.

For more information, please see the Medicare Publication entitled "Understanding Medicare Enrollment Periods." <http://www.medicare.gov/Publications/Pubs/pdf/11219.pdf>

Call the Medigap Helpline (1-800-242-1060) and a Medigap counselor will assist you in understanding your options.

*Submitted by
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