STATE OF WISCONSIN
BOARD ON AGING AND LONG TERM CARE
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http://longtermcare.wi.gov

Thank you for contacting the State of Wisconsin Medigap Helpline or Medigap Prescription Drug Helpline. These helplines are a part of the Wisconsin State Health Insurance Assistance Program (SHIP), and our number can be found on the back of the Wisconsin Medicare and You Book.

This publication is intended to assist **beneficiaries who have received a notice indicating that their Medicare Advantage plan will be ending.** This notice, which is sent by your insurance company, is commonly referred to as a 'notice of plan termination' and is typically required to be sent at least 60 days before your plan's termination date. If you have not received this notice of termination, the information within this publication may not apply to your situation.

What are my Medicare insurance options?

1. Enroll in a new Medicare Advantage Plan

If your Medicare Advantage plan is terminating, you can enroll in a new Medicare Advantage plan. You can enroll in a Medicare Advantage plan by calling the insurance company directly, calling 1-800-MEDICARE (1-800-633-4227), or by using www.Medicare.gov.

Before enrolling, it is important that you verify that your new Medicare Advantage plan is in network for your healthcare providers and offers prescription drug coverage. Not having prescription coverage could result in a Part D late enrollment penalty; most Advantage plans include prescription coverage.

2. Return to Original Medicare

You may also want to purchase a Medicare Supplement Policy and enroll in prescription drug coverage.

If your Medicare Advantage plan is terminating, you can return to Original Medicare. Original Medicare may have significant out-of-pocket costs, and you may want to purchase a Medicare Supplement policy to offset some of these costs. Medicare Supplement policies do not offer prescription coverage, like most Advantage plans. Because of this, enrolling in a standalone Medicare Part D plan may be necessary. You can enroll in a Part D plan by calling the insurance company directly, calling 1-800-MEDICARE (1-800-633-4227), or by using www.Medicare.gov.

If you choose to return to Original Medicare, you have guaranteed issue protections to purchase a Medicare Supplement policy due to the termination of your Medicare Advantage plan. This guaranteed issue period lasts from your notice of termination until 63 days after your Medicare Advantage plan is terminated (*Ins 3.39(34)(b)2.a.)*.

How can I find a new Medicare Advantage Plan, Supplement Policy, or Part D Plan?

- Using the www.Medicare.gov Plan Finder tool to review plans available in your area. This tool can be used to view your Medicare Part D and Medicare Advantage enrollment options.

- Using the Wisconsin Office of the Commissioner of Insurance lists of insurers offering Medicare Supplement Policies in Wisconsin. Medicare Supplement policies can be purchased from insurers or the insurance companies' authorized brokers.

- Contacting your local Elder or Disability Benefits Specialist for in-person assistance selecting your Medicare coverage. You can call 844-947-2372 for help contacting a benefit specialist.

When can I enroll in a new Medicare Advantage Plan or Part D Plan?

Since your Medicare Advantage plan is terminating, you typically can utilize the following enrollment periods to get into a new Medicare Advantage or standalone Part D Plan.

Medicare Annual Open Enrollment Period (Oct 15 – Dec 7)

This enrollment period runs from October 15th to December 7th each year. Enrollments made during this period are effective January 1st, of the following year.

Special Enrollment Period(s)

A special enrollment period (SEP) is a timeframe when an individual can enroll into a Medicare Advantage or Part D plan outside of the standard Medicare enrollment periods. The SEP time frames that apply to individuals whose plan is ending typically are:

- December 8th through the end of February with enrollments being effective the first of the following month, for plans that are terminating at the end of the year, or

- One month before the termination date until two months after the termination date with enrollments being effective the first of the following month, for plans that are terminated by Centers for Medicare and Medicaid Services (CMS).

If you find that our agency can be of any service to you or if you still have questions, please do not hesitate to contact us again at either of the numbers below. In your message, please be sure to include your name, address, callback number, email address (if available), and reason for your call. We will contact you using the information you provide.

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