



FOR IMMEDIATE RELEASE

Medicare Advantage Trial Periods: Returning to Original Medicare

There are Special Enrollment Periods (called SEPs) that allow a beneficiary to disenroll from a Medicare Advantage Plan. These SEPs give a beneficiary the opportunity to return to Original Medicare and may provide a guaranteed issue protection to purchase a Medigap policy. If disenrolling from a Medicare Advantage Plan that includes prescription drug coverage, a SEP is also permissible for a beneficiary to obtain a stand-alone Part D plan. There are two federal SEPs and one state trial period to grant guarantee issue rights to purchase a Medigap policy.

Medicare Advantage Special Enrollment Period Age 65 - SEP 65 (Federal Trial Period)

The “SEP 65” allows beneficiaries **aged 65** who enrolled into a Medicare Advantage plan **for the first time during their Medicare Initial Enrollment Period (IEP)**, the ability to disenroll from that plan and return to Original Medicare within the first 12 months of coverage. If the advantage plan included prescription coverage, the Part D SEP may be used to enroll into a stand-alone prescription drug plan (PDP). The disenrollment becomes effective the 1st of the month following receipt of the request by the Medicare Advantage plan. Beneficiaries using this SEP 65 receive a guarantee issue right by federal law to purchase any available Medigap policy regardless of the individual’s health status.

Medicare Advantage “Trial Period” SEP (Federal Trial Period)

The Trial Period SEP allows beneficiaries of **any age**, enrolling into a Medicare Advantage plan (MA-PD) for the first time when dropping a Medigap policy the ability to disenroll from that plan and return to Original Medicare within the first 12 months of that coverage. If disenrolling from a MAPD, a SEP will allow enrollment into a stand-alone Part D plan (PDP). The disenrollment becomes effective on the 1st of the month following the disenrollment request. Beneficiaries using this Trial Period SEP will receive a guarantee issue right to purchase the Medigap policy they had prior if still available or purchase another Medigap policy regardless of the beneficiary’s health status.





Wisconsin “State Trial Period” (Guarantee Issue Right)

Wisconsin has another protection for Medicare beneficiaries. If a beneficiary leaves an employer-sponsored group health plan to enroll into a Medicare Advantage plan ***for the first time***, the beneficiary is given guarantee issue to purchase a Medigap policy as long as a beneficiary disenrolls from the advantage plan within the ***first 12 months*** of that coverage. This is the “trial period.” To disenroll, a beneficiary needs to use federal enrollment periods to switch back to Original Medicare. The federal enrollment periods give a SEP to enroll into a stand-alone PDP.

For further questions or assistance about Medicare-related health insurance coverage in Wisconsin, contact the Medigap Helpline at **1-800-242-1060** to speak with a counselor.

(10/2024)

