BOARD ON AGING & LONG TERM CARE
1402 PANKRATZ ST, STE 111 • MADISON, WI 53704-4001 • BOALTCMEDIGAP@WISCONSIN.GOV • 1-800-242-1060 • LONGTERMCARE.WI.GOV

**FOR IMMEDIATE RELEASE**

## Medicare Advantage Trial Periods: Returning to Original Medicare

There are Special Enrollment Periods (SEPs) that allow a beneficiary to disenroll from a Medicare Advantage Plan. Some of these SEPs allow a beneficiary to return to Original Medicare and provide guaranteed issue protection to purchase a Medigap policy. If disenrolling from a Medicare Advantage Plan that includes prescription drug coverage, a SEP is also available for a beneficiary to obtain a stand-alone Part D plan. There are two federal trial period SEPs and one state trial period that provide guaranteed issue protection to purchase a Medigap policy.

**Medicare Advantage "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 Medicare Advantage plan included prescription coverage, a SEP may be used to enroll in a stand-alone prescription drug plan (PDP).

Beneficiaries using the 'SEP 65' have guaranteed issue protections to purchase any available Medigap policy regardless of the individual's health status. *(Ins 3.39(34)(b)6)*

**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 or MA) ***for the first time, when leaving a Medigap policy*** the ability to

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This project was supported by the Wisconsin Department of Health Services with financial assistance, in whole or in part, by grant number 90SAPG0149, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

***disenroll from that plan*** and ***return to Original Medicare*** within the ***first 12 months*** of that coverage.

If disenrolling from a MA-PD, a SEP will allow enrollment into a stand-alone Part D plan. Beneficiaries using this Trial Period SEP have guaranteed issue protections to purchase the ***Medigap policy they had prior,*** if still available, or purchase another Medigap policy regardless of the beneficiary's health status. *(Ins 3.39(34)(b)5.b.)*

**Wisconsin "State Trial Period"** (State Guaranteed Issue Period)

Wisconsin has another protection for Medicare beneficiaries. If a beneficiary leaves an employer-sponsored group health plan to enroll in a Medicare Advantage plan ***for the first time***, the beneficiary has guaranteed issue protections to purchase a Medigap policy as long as the beneficiary disenrolls from the Advantage plan within the ***first 12 months*** of that coverage. This is the "trial period." *(Ins 3.39(34)(b)1r.)*

To disenroll from the Medicare Advantage plan, a beneficiary needs to use a federal enrollment period to switch back to Original Medicare. Some federal enrollment periods give a SEP to enroll in a stand-alone PDP. *(Medicare Advantage and Part D Enrollment and Disenrollment Guidance)*

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.

*(10/2025)*

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