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2023 Medicare Advantage Open Enrollment Period

Did you know that the federal Medicare Program has another Open Enrollment Period? During the first three months of each year, there is another opportunity to consider changes to Medicare Advantage Plans and enroll into a different Advantage Plan. Each January 1st through March 31st, beneficiaries who are currently enrolled in a Medicare Advantage Plan, with prescription drug coverage or without prescription drug coverage, can make one enrollment change during this period. A beneficiary who may have missed the Annual Open Enrollment Period from October 15th through December 7th or the beneficiary may be unsatisfied with their current Medicare Advantage Plan, is able to enroll into a different Medicare Advantage Plan.

The Medicare Advantage Open Enrollment options are as follows:

- May change to a different Medicare Advantage Plan with or without Prescription Drug coverage, even if you did not have a Prescription Drug plan with your prior plan. The new coverage will begin on the first day of the next month.
- Disenroll from the Medicare Advantage Plan and return to Original Medicare Part A&B and obtain a Special Enrollment Period to enroll into a separate Prescription Drug Plan, also known as a Part D plan. The new coverage will begin on the first day of the next month. *Caution: if returning to Original Medicare Part A&B, there may be no guarantee issue protections to purchase a Medicare Supplemental Policy, also known as a Medigap Policy. There will be health questions required, so you may be denied coverage into a Supplemental Policy.*

To enroll into a different Medicare Advantage Plan, you may choose one of the following options, either contact the insurance company directly or enroll on line at the Medicare.Gov website (www.Medicare.Gov Welcome To Medicare) or call 1-800-Medicare (1-800-633-4227). The Medicare Plan Finder Tool on the Medicare website is also helpful in comparing Advantage Plans or Part D Plans. This information is also found in the 2023 Medicare and You publication on page 72.

If further assistance is needed in choosing new insurance, the Medigap Helpline Agency, part of the SHIP (State Health Insurance Program) in Wisconsin, is available to assist in reviewing insurance options during the Medicare Advantage Open Enrollment Period and throughout the year Monday through Friday from 8:00am to 4:30pm. The Medigap Helpline can be contacted at 1-800-242-1060.

