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Medicare enrollment dates have changed

Every year there are two enrollment periods for those who wish to make changes to their Medicare coverage, when Medicare is already in place (not for those new to Medicare coverage). Traditionally, the open enrollment period that allows beneficiaries to make changes related to their Medicare Advantage plans and Medicare Prescription Drug coverage was November 15 until December 31, with a second, more limited period in January until March. However, this year, the enrollment period dates have changed. **The enrollment periods for 2011 are October 15 until December 7, and January 1 until February 14.**

What does this mean to Medicare beneficiaries? In the first open enrollment period, October 15 to December 7, current Medicare beneficiaries can change from a Medicare Advantage plan (Part C plan) to Original Medicare, or from Original Medicare to a Medicare Advantage plan. It is also permissible to switch from one Medicare Advantage plan to another Medicare Advantage plan. Some people might want to choose a Medicare Advantage plan that does not offer drug coverage if their current plan includes drug coverage, and they find that they are eligible for PACE or PACENET (a beneficiary is not allowed to have two Medicare Prescription Drug coverage plans). Others might want to switch to a Medicare Advantage plan that has drug coverage, because the beneficiary lost his or her Prescription Drug coverage for some reason. During this time period, a beneficiary can join a Medicare Prescription Drug Plan, switch to a Prescription Drug Plan with a more favorable formulary based upon current prescription drug usage, or drop a Prescription Drug Plan entirely. Be cautious about dropping a Medicare Prescription Drug Plan unless enrolling in another type of drug coverage, such as through a Medicare Advantage Plan, or other creditable coverage. When you attempt to re-enroll in a Medicare Prescription Drug Plan at a later date, you may be charged a penalty if you do not have creditable coverage in the meantime.

During the second open enrollment period, January 1 until February 14, the options are much more limited. A beneficiary can switch to Original Medicare during this time period from an Advantage Plan. However, you cannot switch to an Advantage Plan or between Advantage Plans. You cannot switch to another Medicare Prescription Drug Plan or join, switch, or drop a Medicare Medical Savings Account Plan. If a beneficiary switches from a Medicare Advantage Plan to Original Medicare in this enrollment period, he or she has until February 14 to join a Medicare Prescription Drug Plan.

Remember, there are Special Enrollment Periods for those who move or lose Medicare for some reason. See www.medicare.gov for more information.

To learn more about Medicare, particularly about Medicare Advantage Plans in your area, Medicare Prescription Drug Plans, and Medigap plans (for those with Original Medicare), visit www.medicare.gov, and click on "resource locator" at the top of the screen. You can also call 1-800-MEDICARE, or call your county Agency on Aging to locate an APPRISE counselor (trained volunteers that can help you with your Medicare questions). Be sure that a Medicare Advantage Plan is the right choice for you, and that your current Medicare Prescription Drug Plan is still the best one to meet your needs.