



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

December, 2024

Q: I recently had some changes to my health, which means new prescriptions. These medications aren't covered by my recent plan. Is there anything I can do now that Medicare Open Enrollment has ended?

A: In the past, you could only make changes to your Medicare Part D prescription drug coverage during Medicare's Fall Annual Enrollment Period (AEP) from October 15 through December 7. That new coverage would begin January 1 of the following year.

Now, if you have a Medicare Advantage Plan, you can also change your Part D coverage during the Medicare Advantage Open Enrollment Period (MA OEP). This runs January 1 through March 31 of each year.

To change your drug coverage during this period, you must disenroll from your Medicare Advantage Plan and join a different Medicare

Advantage Plan with prescription drug coverage or Original Medicare with a stand-alone Part D plan.

Changes made during the Medicare Advantage OEP will take effect the first of the month following the month you enroll. If you want to keep your Medicare Advantage Plan, you should not use the MA OEP to change drug coverage.

Keep in mind, if you go back to Original Medicare now, you may not be able to buy a Medicare Supplement Insurance (Medigap) policy without being underwritten. This means you could pay higher premiums and have a waiting period for pre-existing conditions or be denied coverage.

The Medicare Plan Finder can help you find, compare, and enroll in a new Medicare Advantage Plan or a Medicare drug plan in your area.

There is also a Special Circumstances Special Enrollment Period (SEP). Though it is not a new SEP, beneficiaries for many years have had the ability to contact 1-800-MEDICARE and explain the circumstances around their Medicare Advantage or Prescription Drug choice/enrollment and request for an exception to the current enrollment rules. CMS recently added a note on the Medicare.gov website on the special exceptions SEP that reads "if you believe you made the wrong plan choice because of inaccurate or misleading information, including using Plan Finder, call 1-800-Medicare and explain your situation."

If you or someone you know have questions about Medicare or any other Medicare related topic, contact SHIP at (800) 452-4800, or online at www.medicare.in.gov. You can also find us on Facebook, Twitter, LinkedIn, and YouTube.