

2011 Medicare Advantage (MA¹) Part C Plans

The rules for joining, changing, or disenrolling from a Medicare Advantage (MA¹) Part C Plan are as follows (please note the changes for 2011 in #3 below):

1. Initial Coverage Election Period (ICEP):

- a. When you are first eligible for Medicare Part B (*usually* first of the month of your 65th birthday), you have the three months before eligibility, the month of eligibility, and three months after eligibility in Medicare (total of seven months) to choose a MA¹ plan.
- b. You must have Medicare Parts A and B to join a MA¹ plan, and your effective date will be first of the month application is received by plan.

2. Annual Election Period (AEP) November 15 to December 31 Each Year:

- a. If you request enrollment during this time, your effective date will be January 1.
- b. In most cases, when you enroll in a new MA¹ plan, your membership in your current plan will automatically be cancelled.
- c. If you enroll in a MA¹ HMO plan without a PDP², you *cannot* enroll in a stand-alone PDP² plan.
- d. If you enroll in an MA¹ PFFS plan without a PDP², you *can* enroll in a stand-alone PDP².

3. Annual Disenrollment Period³ (ADP) (NEW 2011) January 1 to February 14:

- a. You can disenroll from a Medicare Advantage (MA) plan and return to Original Medicare (Medicare Parts A and B) only.
- b. You *cannot* switch to another MA plan *nor* can people in Original Medicare join an MA plan.
- c. Your effective date will be the first of the month of your request.

4. Certain situations allow you to change your MA plan at other times during the year. If you:

- a. Move out of the service area of the plan;
- b. Have both Medicare and Medi-Cal;
- c. Qualify for “Extra Help” through the Social Security Administration (SSA);
- d. Live in, or move into or out of an institution (like a nursing home);
- e. Have creditable prescription drug coverage and that coverage ends.

¹ You *can* be denied enrollment in a MA plan if you have End Stage Renal Disease (ESRD), also known as kidney failure. If you develop ESRD while enrolled in a MA plan, the MA plan cannot disenroll you.

² PDP = Prescription Drug Plan (PDP) is referring to the stand-alone Medicare Part D prescription drug plans.

³ The Open Enrollment Period (OEP), which has been January 1 to March 31 since 2006, has been eliminated.