



When Can You Enroll In A Private Insurance Plan?

■ A Medigap Plan (Medicare Supplement Plan)

You can enroll in a Medigap Plan:

- During the general Medigap Open Enrollment Period, which is the 6-month period that begins on the first day of the month in which you're 65 or older and enrolled in Medicare Parts B. (You must also be enrolled in Medicare Part A to enroll in a Medigap Plan.
- After the 6-month Open Enrollment Period expires, insurance companies are permitted to decline coverage or charge higher rates to those who have certain pre-existing medical conditions – enrollment is not guaranteed
- Some states have additional Open Enrollment periods.
- Outside of the Medigap Open Enrollment Period, other situations may occur that will allow you to enroll in a Medigap plan on a guaranteed basis, such as:
 - You experience a loss of group health coverage.
 - If this is your first year on a Medicare Advantage plan and you have not previously had a Medigap policy, you can cancel your Medicare Advantage plan during the first year and replace it with a Medigap policy.
 - If you switched from a Medigap policy to an Advantage or Select Plan for the first time and want to switch back to your previous plan within one year (two years in some states).
 - If your Medigap insurance carrier goes out of business.
 - If your Medicare Advantage or Select plan:
 - Stops offering coverage in your area,
 - You move out of the plan's service area, or
 - The plan exits the Medicare system.
 - If a Medicare Supplement or Medicare Advantage Plan misled you or violated Medicare rules.
 - If your Medigap policy ends without your input and through no fault of your own.

Additional state rules may apply that allow you to enroll in a Medigap Plan without regard to your medical history. For example:

- If you live in New York, Massachusetts, or Connecticut, you can enroll in a Medigap policy during any month without medical underwriting.
- If you live in California, Maine, Missouri or Oregon and are enrolled in a Medigap policy, you can enroll in a plan with equal or lesser benefits than your current policy without medical underwriting as follows:
 - California and Oregon, within 30-days of your birthday – effective dates may differ by carrier;
 - Maine, if there has been no break in coverage greater than 90 days since open enrollment; or
 - Missouri guarantees switching plans 30 days before your current plan expires or renews. Application must be received during the anniversary month or prior month.

If you buy a Medigap Select Plan, which requires you to use only contracted hospitals, you have the right to change your mind and switch to a regular Medigap policy within 12-months of the original effective date.

■ An Advantage Plan

You can enroll in a Medicare Advantage Plan:

- When you initially enroll in Medicare Parts A and B for the first time
- During the General Enrollment Period which runs from Jan 1st through March 31st, you can:
 - enroll in a Medicare Advantage Plan if you didn't sign up when you were first eligible.
 - enroll in a Medicare Advantage Plan if you aren't eligible for a Special Enrollment Period.
 - your coverage will start July 1st. And you may be subject to penalties.
- During the Open Enrollment Period (an 1st through March 31st), you can:
 - enroll in a different Medicare Advantage Plan
 - dis-enroll from your Advantage Plan and return to Original Medicare



■ A Part D Prescription Drug Plan

You can enroll in a Part D Prescription Drug Plan:

- If you are enrolled in Medicare Part A or B, you are eligible to enroll in a Part D prescription drug plan:
 - when you first enroll in Medicare,
 - within two months of losing Part D creditable coverage, and
 - each year during the Annual Enrollment Period (October 15 – December 7, with an effective date of January 1).

During this period, you can also:

- switch from your current Part D Plan to a different plan
- disenroll from your Part D Plan

■ For More Information About Medicare

- <http://www.ssa.gov>
- <http://www.medicare.gov>

■ For Personal Assistance

To have a personal conversation with a licensed agent who specializes in Medicare and will be able to answer your questions (there is no cost for this service), call **1-800-347-9637** or visit www.abainsurance.com/medicare

Note: ABA Insurance is not affiliated with Medicare or Social Security and is a licensed insurance broker.