



Getting Medicare right

Open Enrollment and Disenrollment Periods

There are only certain times when you can change how you get your Medicare health and drug coverage, during enrollment and disenrollment periods. These periods changed in 2011 as a result of the Affordable Care Act.

Fall Open Enrollment Period

- Starting in 2011, Fall Open Enrollment is October 15 to December 7. It starts and ends earlier than in previous years.
- The rules for this period stayed the same. During this period, you can change how you get your Medicare health coverage. You can also add, change or drop Medicare Part D drug coverage.
- You can make as many changes as you want during this time. The last change you make is the one that will take effect.
- Changes made during Fall Open Enrollment take effect January 1 of the following year.

Example: If you enroll in a Medicare private health plan, also known as a Medicare Advantage plan, on October 23, 2011, then your new Medicare Advantage plan coverage will start on January 1, 2012.

Medicare Advantage Disenrollment Period (MADP)

- There's a new Medicare Advantage Disenrollment Period from January 1 to February 14, which also started in 2011.
- You can only switch from a Medicare Advantage plan to Original Medicare during this period. If you have Original Medicare, you can't make any changes during this period. You also can't switch from one Medicare Advantage plan to another.
- If you switch to Original Medicare during this period, you can usually also enroll in a separate Part D prescription drug plan (PDP) to cover your drugs. The only exception is that people who already have a stand-alone PDP can't switch to a different one.
- Changes you make during the disenrollment period take effect the first day of the following month.

Example: If you switch from a Medicare Advantage plan to Original Medicare and sign up for a Part D prescription drug plan (PDP) on February 4, then your Original Medicare and PDP coverage will start on March 1.