

Medicare Private Drug Plan (Part D) Special Enrollment Periods

When you first qualify for Medicare you have an **Initial Enrollment Period (IEP)** to enroll in the Medicare drug benefit (Part D). You can choose your Medicare health and drug coverage during this period. Once your IEP has ended, you are limited in when and how often you can disenroll from, join, or change Medicare private drug plans to **certain times of the year**. Under certain circumstances, though, you may be able to enroll in, disenroll from, or change your Medicare drug plan at a time **outside of the standard enrollment periods**, called a **Special Enrollment Period**.

Special Enrollment Periods

The length of the Special Enrollment Period (SEP) and when your new coverage starts will vary depending on the reason for the SEP. The plan, and in some cases the Center for Medicare and Medicaid Services (CMS), will determine whether an SEP applies to you.

The SEPs in the tables below allow you to change your Medicare drug coverage (Part D). The rules are the same whether you are in a stand-alone drug plan (PDP) or a Medicare private health plan with drug coverage (MA-PD).

Retroactive Disenrollment

In some cases, CMS may let you retroactively disenroll from your drug or health plan. CMS will decide the date the disenrollment starts. For example, if you thought you were enrolling in a stand-alone private drug plan (PDP) but instead were misled into joining a Medicare private health plan with drug coverage (MA-PD), your plan disenrollment may go back to the time when you first joined the MA-PD. If you were granted retroactive disenrollment, it would be like you were never enrolled in the MA-PD. In this case, to continue to get Medicare drug coverage you could go back to Original Medicare and join a PDP, or join another MA-PD. The bills for any care or services received during the time that you were in the plan you did not want would have to be resubmitted to Original Medicare and the PDP, or the new MA-PD.

If you want to switch from one plan to another, it is better to just enroll in the plan you want to enroll in. You will be automatically disenrolled from your old plan. It is best to call 800-MEDICARE to enroll in a new plan, rather than calling the plan directly.

Premium Penalty for Late Enrollment

If you do **not** enroll in the Medicare drug benefit (Part D) when you are first eligible, and you do not have other drug coverage that is at least as good as Medicare's (creditable) for 63 days or more, you will likely have to pay a premium penalty if you later enroll in a Medicare drug plan.

While SEPs allow you to enroll in the drug benefit outside a standard enrollment period, you will still owe a premium penalty in many cases. There are two exceptions: You are not responsible for the penalty if you qualify for Extra Help—a federal program that helps pay for most of the costs of the Medicare drug benefit—or if you show that you received inadequate information about the creditability of your drug coverage.

Table of Contents

The table in the following pages explains when a Special Enrollment Period may apply to you, how long each SEP lasts, and when your new coverage will begin. If you qualify for different SEPs at the same time, pick the one that is most convenient for your circumstances.

1. You have creditable drug coverage **or** lose creditable coverage through no fault of your own
2. You choose to change employer/union coverage (through either current or past employment)
3. You are institutionalized
4. You are enrolled in a State Pharmaceutical Assistance Program (SPAP)
5. You have Medicaid, Medicare Savings Program (MSP), Supplemental Security Income (SSI) and/or Extra Help
6. You want to disenroll from a Medicare private health plan with drug coverage (HMOs, PPOs)
7. You enroll in/disenroll from PACE
8. You move (permanently change your home address)
9. You have had Medicare eligibility issues
10. You are eligible for a Special Needs Plan (SNP)
11. You experience contract violations or enrollment errors
12. Your plan no longer offers Medicare drug coverage
13. You experience an “exceptional circumstance”

Special Enrollment Periods¹

You have an SEP if...

Your SEP lasts...

Your coverage begins...

1. You lose creditable drug coverage through no fault of your own or want to keep or enroll in creditable coverage.

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| <ul style="list-style-type: none"> • You, through no fault of your own, lose drug coverage that is at least as good as or better than Medicare’s (“creditable”) or your drug coverage is reduced so that it is no longer creditable. (This does not include losing your drug coverage because you do not pay, or cannot afford, your premiums.) • You want to disenroll from Medicare drug coverage to maintain or enroll in another type of creditable drug coverage such as VA, TRICARE or a state pharmaceutical assistance program (SPAP) that offers creditable coverage. | <p>Your SEP to join a Medicare drug plan begins the month you are told your coverage will end and lasts for</p> <ul style="list-style-type: none"> • 2 months after you lose your coverage; or • 2 months after you receive notice, whichever is later. <p>You can use this SEP whenever you are able to enroll in another type of creditable coverage.</p> | <ul style="list-style-type: none"> • The first day of the month after you submit a completed application; or • Up to 2 months after your SEP ends, if you request it. <p>The first day of the month after you submit a disenrollment request to your plan.</p> |
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2. You join or drop employer/union drug coverage regardless of whether it is creditable. Employer coverage may be current or former (retiree plan).

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| <ul style="list-style-type: none"> • You choose to: <ul style="list-style-type: none"> ○ enroll in an employer/union-sponsored Medicare drug plan. ○ disenroll from a Medicare drug plan to take employer/union-sponsored drug coverage. ○ disenroll from employer/union-sponsored coverage (including COBRA) to enroll in a Part D plan. | <p>Your SEP to join or disenroll from a Part D plan, or to switch plans, will be the same as the period of time when your employer would normally allow you to make changes to your employee health care coverage. It ends two months after the month in which your employer or union coverage ends.</p> | <p>Up to three months after the month in which you submit a completed enrollment application.</p> <p>If your employer/union was late sending in the application, your coverage may begin retroactive to when you submitted the application.</p> |
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¹ The information in this chart comes from the “[Medicare Prescription Drug Manual: Eligibility, Enrollment and Disenrollment, Section 20](#)” and the “[Medicare Managed Care Manual: Medicare Advantage Enrollment and Disenrollment, Section 30.](#)”

You have an SEP if...**Your SEP lasts...****Your coverage begins...****3. You are institutionalized.**

- You **move into, reside in, or move out of a qualified institutional facility**: a skilled nursing facility, nursing home, psychiatric hospital or unit, Intermediate Care Facility for the Mentally Retarded—ICF/MR, rehabilitation hospital or unit, long-term care hospital, or swing-bed hospital².

Once you move to or reside in a qualified institution, **you can enroll in or disenroll from a Part D plan or change your Medicare drug plan once a month.**

In addition, after you move out of the facility, you have two months to **enroll** in or **disenroll** from a Part D plan, or to **switch** to another Part D plan.

The first day of the month after you submit a completed application.

4. You are enrolled in a qualified³ State Pharmaceutical Assistance Program (SPAP), or lose SPAP eligibility.

- You are enrolled in a qualified SPAP (no matter how long you have been a member).

You have an SEP to choose **once** per year, at any time during the year, to **join** a Medicare drug plan for the first time or to **change** to another plan, including joining one that works with your SPAP. (If you are automatically enrolled in a Part D plan by your SPAP, you will not have this SEP.)

The first day of the month after you submit a completed application.

- You lose SPAP eligibility

You may **not drop** Part D coverage using this SEP.

You have an SEP to join another Medicare drug plan or another Medicare health plan with drug coverage, beginning the month you lose SPAP eligibility and continuing for two months after that.

The first day of the month after you submit a completed application.

² Only residents of a skilled nursing facility, nursing home, psychiatric hospital or ICF/MR will be eligible to pay a \$0 copay with Extra Help.

³ A qualified SPAP is one that does not steer its members to any one plan. It can, however, offer greater assistance for members who join plans that work with the SPAP.

You have an SEP if...**Your SEP lasts...****Your coverage begins...****5. You have Extra Help. (You will have no premium penalty if you enroll Part D.)**

<ul style="list-style-type: none"> You have Extra Help (whether you applied or automatically qualified because you have Medicaid, a Medicare Savings Program or receive Supplemental Security Insurance). 	<p>You will get an SEP to join, disenroll from⁴ or switch Medicare drug plans beginning the month that you become eligible for Extra Help, Medicaid or an MSP.</p> <p>As long as you have Extra Help, you can switch plans once a month.</p>	<p>The first day of the month after you submit a completed application.</p> <ul style="list-style-type: none"> If you have both Medicare and Medicaid, or Supplemental Security Income (SSI) and are auto-enrolled in a plan by CMS, enrollment may be retroactive to the first day of the month in which you qualified for Medicare drug coverage and Medicaid or SSI. If you recently qualified for both Medicaid and Medicare and choose your own Medicare drug plan instead of waiting to be auto-enrolled in one by CMS, you can request that your enrollment be retroactive to the first of the month you first qualified for Medicare and Medicaid. The plan must grant your request. If you do not make this request, the plan does not have to make your enrollment retroactive.
<ul style="list-style-type: none"> If you lose Medicaid or MSP benefits. 	<p>You have one SEP to switch plans that begins the month you lose Medicaid or MSP benefits and continues for two months after.</p>	<p>The first day of the month after you submit a completed application.</p>
<ul style="list-style-type: none"> You will lose Extra Help for the next calendar year because you are no longer deemed eligible for it. (You are deemed eligible if you are enrolled in Medicaid, an MSP or SSI.) 	<p>You have a one-time SEP to disenroll from or switch Medicare drug plans from January–March if you were notified you lost Extra Help before January 1.</p>	<p>The first day of the month after you submit a completed application.</p>
<ul style="list-style-type: none"> You lose Extra Help during the calendar year (occurs in limited circumstances) 	<p>You have a one-time SEP to disenroll from or switch Medicare drug plans for two months after you are notified of losing Extra Help.</p>	<p>The first day of the month after you submit a completed application</p>

⁴ **Do not drop Part D coverage if you have Medicaid! In most cases you will lose your Medicaid benefits.** For more information, call your local Medicaid office.

You have an SEP if...**Your SEP lasts...****Your coverage begins...****6. You want to disenroll from your FIRST Medicare private health plan with drug coverage (MA-PD).**

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| <ul style="list-style-type: none"> You select an MA-PD when you first qualify for Medicare based on age (65 years old). | <p>You can disenroll from your plan at any time during the 12-months after your MA-PD coverage first started and go back to Original Medicare and join a stand-alone Medicare drug plan (PDP).</p> | <p>The first day of the month after you submit a completed application.</p> |
| <ul style="list-style-type: none"> You dropped your Medigap policy to enroll in an MA-PD for the first time and want to re-enroll in a Medigap policy. | <p>You can disenroll from your MA-PD at any time while you are in your “trial period”—the 12-months after your MA-PD coverage first started.</p> <p>You can enroll in a PDP, disenrolling from your MA-PD plan and going back to Original Medicare, for three months starting with the month of your disenrollment.</p> | <p>The first day of the month after you submit a completed application.</p> |

7. You enroll in/disenroll from PACE.

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| <ul style="list-style-type: none"> You disenroll from a Medicare drug plan to enroll in PACE. | <p>You can disenroll from your Part D plan at any time to enroll in PACE.</p> | <p>The first day of the month after you submit a completed application.</p> |
| <ul style="list-style-type: none"> You disenroll from PACE to join a Medicare drug plan. | <p>Your SEP to join a Part D plan lasts up to two months after the effective date of your disenrollment from the PACE program.</p> | <p>The first day of the month after you submit a completed application.</p> |

You have an SEP if...**Your SEP lasts...****Your coverage begins...****8. You move (permanently change your home address).**

- You move, permanently. You will have an SEP if you move out of your Part D plan's service area **or** you move to an area covered by your Part D plan but more plans are available to you in your new coverage area.

If you notify your plan of a permanent move in advance, you have an SEP to **join** a Medicare drug plan or **switch** to another plan beginning the month before your move and lasting up to two months after the move.

If you notify your plan of a permanent move after you move, you have an SEP to **switch** to another plan that lasts for two months, beginning the month you provide notice of your move.

If you did not notify your plan about a move and your plan learns of your move from CMS or the post office, you will be disenrolled 6 months after your move. Your SEP to **join** a drug plan or **switch** to another plan begins at the beginning of the sixth month and continues through the end of the eighth month after your move.

You may choose to begin coverage any time between the first day of the month after you submit a completed application and up to three months after your plan receives the completed enrollment application.

- You are newly eligible to join a Medicare drug plan because you have moved back to the U.S. or been released from prison (you were out of the country or incarcerated when you **first qualified** for Medicare).

Technically, you qualify for an “**Initial Enrollment Period**” (IEP). During this IEP, you can sign up for Medicare drug coverage. Your IEP is seven months long—the three months before the month you move back to the U.S. or are released from prison, the month you move or are released, and the three months after.

If you enroll during the first three months of your IEP, your coverage starts the first day of the fourth month. If you enroll during the last four months, your coverage starts the first day of the month after the month in which you enroll.

You have an SEP if...**Your SEP lasts...****Your coverage begins...****9. You have had Medicare eligibility issues.**

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| <ul style="list-style-type: none"> You have received retroactive entitlement for Medicare and were not eligible to enroll in a drug plan during your official Initial Election Period (for example, you were out of the country or you were in prison). | <p>Your SEP to join a Part D plan for the first time begins the month that you receive notice of your Medicare entitlement and continues for an additional two months after the month the notice is received⁵.</p> | <p>The first day of the month after the sponsor receives the completed application.</p> |
| <ul style="list-style-type: none"> You do not have premium-free Part A and you enroll in Part B during the General Enrollment Period (Jan-Mar) with your Part B coverage beginning July 1. | <p>You have an SEP to join a drug plan from April 1-June 30 (after you have enrolled in Part B).</p> | <p>July 1 of that year.</p> |

⁵ This enrollment period serves as your initial enrollment period for Medicare drug coverage, so you will not face a premium penalty as long as you enroll in a plan within the time limits of your SEP.

You have an SEP if...**Your SEP lasts...****Your coverage begins...****10. You are eligible to join a Special Needs Plan (SNP) or you lose SNP eligibility.**

<ul style="list-style-type: none"> You are eligible to enroll in a Medicare SNP. 	<p>You can leave your PDP at any time to enroll in a SNP if you are eligible.</p> <p>If you have a chronic condition and want to join a chronic care SNP for which you are eligible, you can do so at any time. The SEP ends when you join the plan. Note: If you have another chronic condition, you get another SEP to join a different SNP that covers this other condition.</p>	<p>The first day of the month after you submit a completed application. (If you have Medicare and Medicaid, you may be able to request that your enrollment be retroactive to the month you qualified for both Medicare and Medicaid.)</p>
<ul style="list-style-type: none"> You lose eligibility to continue getting coverage through your SNP. 	<p>You can join a stand-alone Part D plan (PDP) beginning the month your special needs status changes and ends the earlier of your date of disenrollment from the SNP or three months after the effective date of your disenrollment if you are involuntarily disenrolled.</p>	<p>The effective date depends on the situation.</p>
<ul style="list-style-type: none"> You are enrolled in a chronic care SNP, but your provider fails to confirm that you have the chronic condition required for eligibility by the end of the first month of enrollment. 	<p>You will have an SEP to enroll in a Medicare private health plan with drug coverage or a Medicare private health plan without drug coverage and a stand-alone Medicare drug plan (PDP). The SEP begins the month the plan notifies you and ends two full months after the month of notification or when you enroll in another plan, whichever is earlier.</p>	<p>The first day of the month after you submit a completed application.</p>

You have an SEP if...**Your SEP lasts...****Your coverage begins...****11. You experience contract violations, misleading marketing or enrollment errors.**

<ul style="list-style-type: none"> Your plan violated a material provision of your contract such as: <ul style="list-style-type: none"> failing to provide you on a timely basis with benefits available under the plan; failing to provide benefits in accordance with applicable quality standards; giving misleading information in the plan's marketing to get you to enroll in the plan. You were mised into joining an MA-PD or a Medicare Private-Fee-For-Service (PFFS) plan. 	<p>Your SEP to switch to another Medicare drug plan begins once the regional CMS office has determined that a violation has occurred.</p> <p>You can choose another Medicare drug plan during the last month of enrollment in your current drug plan.</p> <p>If you do not choose another plan immediately, your SEP is extended for 90 days from the time of your disenrollment in the PDP.</p> <p>Your SEP allows you to disenroll from your plan and either return to Original Medicare, or join an MA-PD or PDP.</p>	<p>The effective date of the new Medicare drug plan will be the first of the month following the month the new plan receives the completed application or up to three months after it receives the completed application.</p> <p>In some cases, CMS may process a retroactive disenrollment and/or retroactive enrollment in another plan (see below).</p> <p>Disenrollments and enrollments are generally effective the following month after the disenrollment request or completed application is received.</p>
<ul style="list-style-type: none"> A federal employee made a mistake in your enrollment or disenrollment in a Medicare drug plan. 	<p>You have one SEP to enroll in or disenroll from a Medicare drug plan that begins the month of CMS approval and lasts two additional months.</p>	<p>The first day of the month after you submit a completed application.</p>
<ul style="list-style-type: none"> CMS sanctions (finds fault with) a Medicare drug plan and you disenroll in connection with that sanction. 	<p>The length and start date of your SEP to join a new Part D plan depends on the situation.</p>	<p>Depends on the situation.</p>
<ul style="list-style-type: none"> CMS determines that your previous Medicare drug plan did not adequately inform you whether its drug coverage is creditable as required by CMS. 	<p>You have one SEP to enroll in or disenroll from a Medicare drug plan that begins the month of CMS approval and lasts two additional months. (In this case, CMS may waive your premium penalties.)</p>	<p>The first day of the month after you submit a completed application.</p>

You have an SEP if...**Your SEP lasts...****Your coverage begins...****12. Your plan no longer offers Medicare coverage.**

<ul style="list-style-type: none"> Your Part D plan does not renew its service. (Your plan must notify you that it will not offer Medicare drug coverage the following year by September 30 at the latest and must continue to provide coverage through the end of that calendar year.) 	<p>Your SEP to switch to another Part D plan lasts from October 1 of that year through January 31 of the next year.</p>	<p>You can choose to have your new plan coverage start on November 1, December 1, January 1, or February 1.</p>
<ul style="list-style-type: none"> Your Medicare drug plan closes or changes its contract with CMS so that you will be forced to disenroll from the plan. (Your plan must notify you 60 days before the proposed date of termination or modification.) 	<p>Your SEP to switch to another Medicare drug plan begins two months before the proposed closing or changes take place and ends one month after they occur.</p>	<p>You can ask that your new plan coverage start the month after you get notice and up to two months after your old plan coverage ends.</p>
<ul style="list-style-type: none"> CMS terminates your Part D plan's contract because of misconduct or other problems. (CMS gives your plan 90 days notice and your plan must give you 30 days notice.) 	<p>Your SEP to switch to another Part D plan begins one month before the termination occurs and lasts for two months afterward.</p>	<p>You can choose to have your new plan coverage begin up to three months after the month your old coverage ended.</p>
<ul style="list-style-type: none"> CMS decides to immediately terminate its contract with a Medicare Part D plan. 	<p>CMS will notify you of the termination and your SEP. The termination may be mid-month.</p>	<p>The first day of the month after you submit a completed application.</p>

13. You experience an “exceptional circumstance.”

<ul style="list-style-type: none"> If your circumstances do not fit into any of the categories above, you have the right to ask CMS to grant you an SEP based on your particular “exceptional” circumstances.⁶ 	<p>Depends on the SEP.</p>	<p>Depends upon the circumstances.</p>
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⁶ CMS can also grant “exceptional circumstance” SEPs to groups identified by a common problem or characteristic (for example, members of a particular plan who were all misled about the plan’s offerings). Many of the SEPs mentioned in this chart were created as “exceptional circumstance” SEPs.