



Getting Medicare right

Medicare Advantage Disenrollment Period (MADP)

The Medicare Advantage Disenrollment Period (MADP) is January 1 through February 14 of every year. The first MADP will be in 2011. Changes that you make during the Medicare Advantage Disenrollment Period go into effect the first day of the following month.

During the MADP you can make changes only if you have a Medicare private health plan. Medicare private health plans are also known as Medicare Advantage plans. You can add or drop drug coverage when you are switching to Original Medicare. You cannot make any changes if you have Original Medicare.

Important: If you disenroll from your Medicare private health plan (Medicare Advantage), federal law does not give you the right to buy a Medigap plan. The laws in your state may give you more rights and allow you to enroll in a Medigap plan. Medigap plans are supplemental policies that help pay for Original Medicare deductibles and coinsurances. You should check with your SHIP (State Health Insurance Assistance Program) to find out if and when you can enroll in a Medigap plan in your state. You can find the number for your local SHIP by calling 800-MEDICARE.

If you have...

You can switch to...

A Medicare private health plan **with** drug coverage (Medicare Advantage plan with prescription drug coverage—MAPD)

Original Medicare **and** a prescription drug plan
or
Original Medicare **without** a prescription drug plan

A Medicare Private Fee-For-Service (PFFS) plan that does not have prescription drug coverage **and** a stand-alone prescription drug plan (MA and PDP)

Original Medicare, **but you must keep your current** prescription drug plan

Original Medicare **or** Original Medicare and a prescription drug plan

You cannot switch your plan during this time