

## What is the Medicare Advantage Open Enrollment Period 2021?

During the Medicare Advantage Open Enrollment Period (MA OEP), you can switch from your Medicare Advantage Plan (excluding Medical Savings Accounts, cost plans, and PACE) to another Medicare Advantage Plan or to Original Medicare with or without a stand-alone prescription drug plan. The MA OEP occurs each year from January 1 through March 31. **Remember, you can only use this enrollment period if you have a Medicare Advantage Plan.**

Changes made during this period take effect the first of the month following the month you enroll. For example, if switch to a new Medicare Advantage Plan in February, your new coverage begins March 1. **Unlike Medicare's Open Enrollment Period, you can only make a single change during the MA OEP.**

## Will I have other opportunities to change my coverage in 2021?

Depending on your circumstances, you may have opportunities to change your Medicare health and drug coverage in 2021.

## What happens if you enrolled in a plan by mistake or because of misleading information?

If you **enrolled** in a Medicare Advantage Plan or Part D plan by **mistake** or after **receiving misleading information**, you may be able to disenroll and change plans. Typically, you have the right to change plans if you:

- **Joined unintentionally:** You may have enrolled believing you were joining a Medigap plan to supplement Original Medicare, or you meant to sign up for a stand-alone Part D plan and **accidentally joined a Medicare Advantage Plan.**
- **Joined based on incorrect or misleading information:** You may have been misled, for example, if a plan representative told you that your doctors are in the plan's network, but they are not, or you were promised benefits that the plan does not really cover.
- Through **no fault** of your own, ended up or were kept in a plan **you do not want:** You tried to switch plans during an enrollment period but were kept in your old plan. **You can also make a change if you were enrolled in a plan because of an administrative or computer error.**

The steps you should take to disenroll depend on whether you have used services and whether the plan paid for those services.

- If you used any service since joining the plan (for example, saw a doctor or filled a prescription) and received a denial of coverage, you should request retroactive disenrollment, meaning disenrollment back to the date you enrolled in the plan. Depending on your situation, you may then wish to select Original Medicare (with or without a Part D plan) or a different Medicare Advantage Plan. If you are granted retroactive disenrollment, be sure to ask your providers to re-file claims with your new plan.

## Will there be changes to Medicare Advantage Plans in 2021?

Beginning in 2021, people with End-Stage Renal Disease (ESRD) can enroll in Medicare Advantage Plans. Medicare Advantage Plans must cover the same services as Original Medicare but may have different costs and restrictions. However, Medicare Advantage Plans cannot set cost-sharing for either outpatient dialysis or immunosuppressant drugs higher than would be the beneficiary responsibility under Original Medicare. If you have ESRD and are interested in enrolling in a Medicare Advantage Plan, it is important to consider provider networks and costs as you evaluate plans. If you need help understanding your Medicare coverage options, call your SHIP to learn more. Contact information for your SHIP is on the last page of this document.