

ELECTION PERIODS

Annual Election Period (AEP) November 15th to December 31st Effective 1/1 (unless qualify for IEP or SEP)

Annual Election Period (AEP)	New Plan Option								
Current Plan	Original Medicare	Original Medicare & PDP	MA Only (not PFFS)	MAPD (not PFFS)	PFFS MAPD	PFFS MA Only	PFFS MA Only & PDP	MSA	MSA & PDP
Original Medicare	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Original Medicare & PDP	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MA Only (not PFFS)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MAPD (not PFFS)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PFFS MAPD	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PFFS MA Only	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
PFFS MA Only & PDP	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MSA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MSA & PDP	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Open Enrollment Period (OEP) January 1st to March 31st Effective first of the month after receipt (limited to 1 election)

Open Enrollment Period (OEP)	New Plan Option								
Current Plan	Original Medicare	Original Medicare & PDP	MA Only (not PFFS)	MAPD (not PFFS)	PFFS MA Only	PFFS MAPD	PFFS MA Only & PDP	MSA ¹	MSA ¹ & PDP ¹
Original Medicare	No	No	Yes	No	Yes	No	No	No	No
Original Medicare & PDP	No	No	No	Yes	No	Yes	Yes ³	No	No
MA Only (not PFFS)	Yes	No	Yes	No	Yes	No	No	No	No
MAPD (not PFFS)	No	Yes	No	Yes	No	Yes	Yes ²	No	No
PFFS MA Only	Yes	No	Yes	No	Yes	No	No	No	No
PFFS MAPD	No	Yes	No	Yes	No	Yes	Yes ²	No	No
PFFS MA Only & PDP	No	Yes ³	No	Yes	No	Yes	Yes ³	No	No
MSA ¹	No	No	No	No	No	No	No	No	No
MSA ¹ & PDP ¹	No	No	No	No	No	No	No	No	No

1-There are no OEPs for PDP or MSA

2-Changes from one plan (MAPD) into two different plans (PFFS MA only & Stand alone PDP) are allowed as long as both changes are effective on the same day.

3-Can only move into this option if they retain their stand alone PDP with the same PDP plan they were in originally.

ELECTION PERIODS

Other than above election periods, beneficiaries can make changes only if they qualify under one of the following:

- **Initial Election Periods - 1 per lifetime, or**
- **Open Enrollment Period For Newly Eligible Individuals (OEPNEW) – 1 per lifetime, or**
- **Special Election Periods – multiple circumstances mandated by CMS**

Hierarchy is used to determine effective dates when multiple elections are available.

Key Items for Enrollment Periods

- During the OEP beneficiary's can only change from "like" plan to "like" plan. (If the beneficiary had Part D before, they must have Part D after the enrollment change. If they did not have Part D before, they may not have Part D after the enrollment change.) The change must involve a Medicare Advantage Plan or PFFS Plan. The member must either be leaving an MA or MAPD plan, going into an MA or MAPD plan or an MA PFFS plan and PDP.
- PFFS (Private Fee For Service) and MSA (Medical Savings Account) plans are Medicare Advantage (MA) plans. There is one difference between a regular MA-Only plan and a PFFS MA-Only or MSA plan; PFFS MA-Only and MSA plans can also have a stand alone PDP plan at the same time. For all other MA plans (non PFFS MA-only or MSA), an enrollment into a PDP will automatically disenroll them from their regular MA plan. An enrollment from a stand alone PDP into a regular MA only (non PFFS MA-only or MSA) plan will automatically disenroll the beneficiary from their PDP plan. [Agents must ensure that applicants are educated on the loss of their Part D plan as the beneficiary will not be able to choose another plan until the following Annual Election Period and may be without pharmaceutical coverage.]
- Changes cannot involve more than one enrollment transaction. Changes from one plan (MAPD) into two different plans (PFFS MA-Only & Stand Alone PDP) are not allowed unless made on the same day.
- An OEPNEW election is separate from an OEP election. Beneficiary's entitled to both Parts A and B can make one OEPNEW election during the period that begins with the month of eligibility and ends on the last day of the third month of entitlement or on December 31st of the same year, whichever occurs first. The beneficiary can only change from "like" to "like" plan.
- Beneficiary's newly eligible for Medicare Part A and Part B can make one ICEP election during the period that begins three months before entitlement to Part A and enrollment in Part B. If Part A and B are effective on the same date, then also the month of and three months after the effective date of Part A and B. If the beneficiary delays their Part B enrollment, the ICEP is only three months prior to the Part B date. Effective date can be no earlier than month of entitlement (such as the birth month).
- Prior Medicare eligible individual (disabled) get another IEP for Part D upon attaining age 65.
- Individuals who do not have Part D coverage, regardless of whether they have other creditable coverage, may not elect an MAPD plan during the OEP.
- MSA cancellations must occur before 12/15.

Summary created by Coventry based on current interpretation of CMS enrollment guidelines, not all inclusive, for internal use only – not for public dissemination. (10/07)