

Medicare Advantage Helpful Hints

You can join, switch, or drop Medicare Advantage Plans at these times:

- When you first become eligible for Medicare
 - This is the 7 month period that begins 3 months before the month you turn age 65, and ends 3 months after the month you turn age 65.
- Annual Election Period (between November 15 – December 31 each year)
 - During this time beneficiaries may change prescription drug plans, change Medicare Advantage plans, return to original Medicare, or enroll in a Medicare Advantage plan for the first time.
 - Coverage will begin on January 1 of the following year. (However, see section below on eligibility to change plans.)
- In most cases, you must stay enrolled for that calendar year starting the date your coverage begins. However, in certain situations, you may be able to join, switch, or drop a Medicare Advantage Plan at other times. Some of these situations include the following:
 - If you move out of your plan's service area
 - If you have both Medicare and Medicaid
 - If you qualify for Extra Help to pay for your prescription drug costs
 - If you live in an institution (like a nursing home)
 - If your plan decides not to participate in Medicare

This is a summary of information provided in the “Medicare and You – 2010” booklet, page 58. See this booklet for complete details.

**** NOTE:** Each insurance company has its own underwriting guidelines pertaining to pre-existing conditions. It is advised to check with the insurance company to determine if pre-existing limitations apply before you enroll, or attempt to make a change to your current plan.