

Mysteries of Medicare: Medicare General Enrollment Period and Medicare Advantage Open Enrollment Period

There are two enrollment periods that run concurrently from January 1st through March 31st that you should be aware of: the General Enrollment Period (GEP) and the Medicare Advantage Open Enrollment Period (MAOEP).

The GEP is primarily used by those who did not sign up for Part B during their Initial Enrollment Period and who do not have a Special Enrollment Period. It also applies to those who must pay a premium for Part A and who did not sign up when first eligible for Medicare. This is the only time of year these individuals can enroll in Medicare, but coverage will not start until July. Also, they may have to pay a late enrollment penalty that lasts as long as they have Medicare (Part B) or twice as many years as they weren't covered (Part A).

The MAOEP can be used only by those already enrolled in a Medicare Advantage Plan. They may 1) change to a different Medicare Advantage Plan with or without drug coverage, or 2) drop their Medicare Advantage plan and return to original Medicare and enroll in a Prescription Drug Plan (PDP). Those with a Medicare Advantage Plan and a stand-alone PDP can drop the Medicare Advantage Plan but cannot change the PDP. Those with Original Medicare with or without a Medigap plan or stand-alone PDP cannot use this enrollment period to change or join a PDP or join a Medicare Advantage Plan. Changes made during the MAOEP will go into effect the first day of the following month.

Before dropping a Medicare Advantage Plan, individuals should consider how they will handle the costs associated with Original Medicare, such as deductibles, coinsurances, and copayments. The MAOEP does not include the right to purchase a Medicare Supplemental Insurance (Medigap) policy with guaranteed issue. This means that an insurance company may or may not accept an applicant with underlying medical conditions. It always pays to investigate this option before dropping a Medicare Advantage Plan.

If you have questions, PA MEDI counselors are available to help you.

PA MEDI is Pennsylvania's statewide program of free, unbiased insurance consultation under the auspices of the Chester County Department of Aging Services and the State Health Insurance Assistance Program (SHIP). You can leave a message on our Helpline, 610-344-5004, option 2. You can also email us at smilam@chesco.org.