

## **Mysteries of Medicare: Can I Change My Medicare Advantage or Medicare Prescription Drug Plan Anytime?**

You can make changes to these plans when certain events happen in your life, such as moving or losing other insurance coverage. When these, or other changes occur outside the Medicare Annual Open Enrollment Period (AOEP), you are given a Special Enrollment Period (SEP). This newsletter will address the SEP that you have when you are eligible for Low-Income Subsidy (LIS) or Pennsylvania's PACE or PACENET programs.

Low-Income Subsidy is also called Extra Help which is a federal program that helps to pay out-of-pocket costs of Medicare prescription drug coverage. Eligibility for the program is based on income and certain available assets. Depending on your income and assets, you may qualify for either full or partial Extra Help. People eligible for any level of Medicaid automatically receive Extra Help.

When you are eligible for either level of Extra Help, you qualify for more than one Special Enrollment Period (SEP) in a calendar year. Medicare beneficiaries typically have a chance in the fall during Annual Open Enrollment Period to make changes with Medicare plans that will become effective January 1 of the following year. Extra Help eligibility allows for a SEP each quarter during the first nine months of the calendar year. If you make a change, it will become effective the first of the following month. To make another change, you will need to wait for the next quarter. PACE or PACENET eligibility allows for one SEP during the calendar year.

You may wish to make a change if your preferred pharmacy is out-of-network for your current plan. Other reasons for making a change could include your plan's formulary change mid-year, your medications may change during the year, your plan is not performing as you expected, or perhaps you were automatically enrolled into a plan that is not working for you. If you need help making a change, PA MEDI counselors or Medicare can assist you. You can contact PA MEDI counselors by phone on our Help Line (610-344-5004, option 2) or by email ([smilam@chesco.org](mailto:smilam@chesco.org)). Counselors pick up these messages daily and return calls within one business day. Most of the Chester County Senior Centers are opening for in-person visits. Call your Senior Center to see about meeting with a PA MEDI counselor.