

## **SHINE NEWS...**

### **Can I change my Medicare Plan after Open Enrollment?**

**Even though Medicare's Annual Open Enrollment ended on 12/7/2015 (that's the period in which you can change your Medicare Part D Drug Plan or Medicare Advantage Plan –Part C) you may still have some options:**

#### **Newly Available: Medicare's 5-Star Special Enrollment Period**

You have an opportunity to enroll in a top-rated (5-Star) plan once during the year. This can be done at any time through November 30, with the enrollment effective the first of the following month. The Tufts Medicare Preferred HMO plans have achieved the 5-Star rating for 2016. You can enroll in one of these plans, as long as you meet the plan's eligibility requirements. If you are currently in a Medicare Advantage or Medicare Prescription Drug Plan, this new enrollment will automatically dis-enroll you from your previous plan.

**For those with Medicare Parts A and B (Original Medicare):** You can add a Medicare Supplement (Medigap Plan) at any time of the year in Massachusetts. If you already have a Massachusetts Medigap Plan, you can upgrade, downgrade or end your coverage at any time during the year.

**For those with a Medicare Advantage Plan (HMO or PPO):** Between **January 1<sup>st</sup> and February 14<sup>th</sup>**, you can drop your Medicare Advantage Plan, effectively switching back to Original Medicare. You cannot switch to another Medicare Advantage Plan during this time. You will be able to join a Medicare Prescription Drug Plan (Part D) to add drug coverage. You may also add a Medicare Supplement (Medigap Plan) at this time.

**For Prescription Advantage members or if you are getting "Extra Help" paying for prescription drugs:** You can change your prescription plan any time during the year.

**Special Enrollment Periods:** You might qualify for an exception that allows you to enroll in a Part C Medicare Advantage Plan or a Part D Prescription Drug Plan during the year. Examples may include moving in or out of your plan's service area, ending employer insurance, becoming eligible for or losing MassHealth coverage.

**How can SHINE help you?** State certified SHINE counselors are trained regarding the enrollment rules that may apply to your personal situation and your personal coverage choices. We are happy to talk with you at any time of the year. We can analyze your needs and compare available plans to find you the most comprehensive coverage at the best price for you. We may also be able to save you money through public assistance programs.

Call your local Senior Center to make an appointment with a SHINE counselor or call the Regional SHINE Office at (508)375-6762.