

Guidelines for Switching Consumers from MA to Med Supp

Due to circumstances in the Medicare market, there could be a larger than usual number of seniors switching from Medicare Advantage to Medicare Supplement this year. Here are some important dates and definitions to keep in mind in those situations.

When can MA members dis-enroll from their plans and return to Medicare?

There are three possible answers to this question:

Nov. 15th – Dec. 31st: Annual Election Period

This is when people may:

- Leave their MA plan and return to Medicare with the option of purchasing a Med Supp
- Enroll in an MA plan with or without Part D coverage
- Switch MA Plans

Jan. 1st – March 31st: Open Enrollment Period

This is when seniors may make one change:

- Leave their MA plan and return to Medicare with the option of purchasing a Med Supp
- Enroll in an MA plan without drug coverage
- Switch MA plans equivalent to current drug coverage

Special Election Period

Members are in a Special Election Period when an MA plan withdraws from their market or the member moves out of the service area.

Effective Dec. 31st, 2009 MA carriers Coventry, Health Net, WellCare and Aetna are no longer marketing individual PFFS plans, leaving thousands to look for new coverage.

As of Oct. 1st, 2009 these people are in their Special Election Period. They have the option to return to Original Medicare and apply for a Medicare Supplement policy with a Jan. 1st, 2010 effective date.

Who is eligible for guarantee issue Medicare Supplement?

MA members may apply for a guarantee-issue Medicare Supplement if they:

- Joined an MA plan when they first enrolled in Medicare and leave the plan within 12 months of joining
- Terminated a Medicare Supplement policy to enroll in an MA plan for the first time, then leave the plan within 12 months of enrolling
- Are enrolled in an MA plan leaving the service area or Medicare program altogether