Medicare and Moving to Another State â?? What You Need to Do

Description

If you have Medicare and are moving to another state, it is crucial to understand your steps to make for a smooth transition. Moving to a new state can be a daunting task by itself. There are tons of considerations around a move, not the least of which is your healthcare in the new state. But with a little planning and a few simple actions, moving with Medicare can be painless.

This guide will break down the steps and considerations for moving with Medicare, with specific sections on:

- Moving with **Original Medicare and Medigap**
- Moving with **Medicare Advantage (Part C)**
- Moving with **Medicare Part D (Prescription Drug Plans)**

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Letâ??s look at each scenario in detail.

Moving with Original Medicare and Medigap

Original Medicare includes **Part A (hospital insurance)** and **Part B (medical insurance)**. Itâ??s federally administered, which means it works the same way anywhere in the United States. However, if you also have a **Medigap (Medicare Supplement) policy**, moving may require a few additional steps.

How Moving Affects Original Medicare

Original Medicare travels with you. Since itâ??s a national program run by the federal government, you can see any doctor or healthcare provider in the U.S. who accepts Medicare, without worrying about network restrictions or needing a referral. (Read More: Medicare and Medigap â?? How Do They Work Together? | 65Medicare.org)

Key Points:

- No need to change your Part A or Part B enrollment if you move within the U.S.
- You should update your address with **Social Security** or the **Railroad Retirement Board**, depending on where you get your benefits. Updating your address with Social Security takes care of notifying Medicare of your new address.
- Make sure to find new healthcare providers in your new area that accept Medicare if youâ??re moving a significant distance.

How Moving Affects Medigap Policies



Medigap plans are sold by private insurance companies to help cover costs like copayments, coinsurance, and deductibles that Original Medicare doesnâ??t pay. The plans are Federally-standardized in most states, so it is easy to compare â??apples to applesâ?•. In other words, a Plan G, for example, is the exact same coverage regardless of the insurer.

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When you move:

- If you stay within the same state, you should be able to keep your current Medigap policy.
- If you move to another state, especially one with different Medigap rules or pricing (community-rated vs. issue-age-rated vs. attained-age-rated plans), your plan options may change, and it is wise to check your options to ensure your current plan is still the right plan for you in your residence.

Possible Scenarios:

1. **You can keep your Medigap policy:**
   Some companies allow you to keep your current plan even if you move, although premiums might change to reflect the current premiums of your new location.
2. **You may want to switch plans:**
   If better or more affordable options are available in your new location, you might be able to switch, though depending on your situation, you could be subject to medical underwriting (health questions). An independent broker can help you evaluate whether a move to a new state would call for a corresponding move to a new insurer. Get Medigap rates for your new state delivered by email.
3. **Special Rights:**
   If youâ??re moving out of the service area of a Medicare SELECT policy (a type of Medigap policy that requires using specific hospitals and doctors), you have a guaranteed right to buy a standard Medigap policy without medical underwriting.

Action Steps:

- Notify your Medigap insurer of your move. You can do this by calling the number on your Medigap insurance card or contacting your Medigap broker.
- Review plan options and premiums in your new area. This can be done online through an independent broker or, in some states, through the state department of insurance.

- Consider enrolling in a different Medigap plan if it offers better coverage or lower premiums. (Medigap Premium Increases â?? Does Your Premium Change When You Move?)

Moving with Medicare Advantage

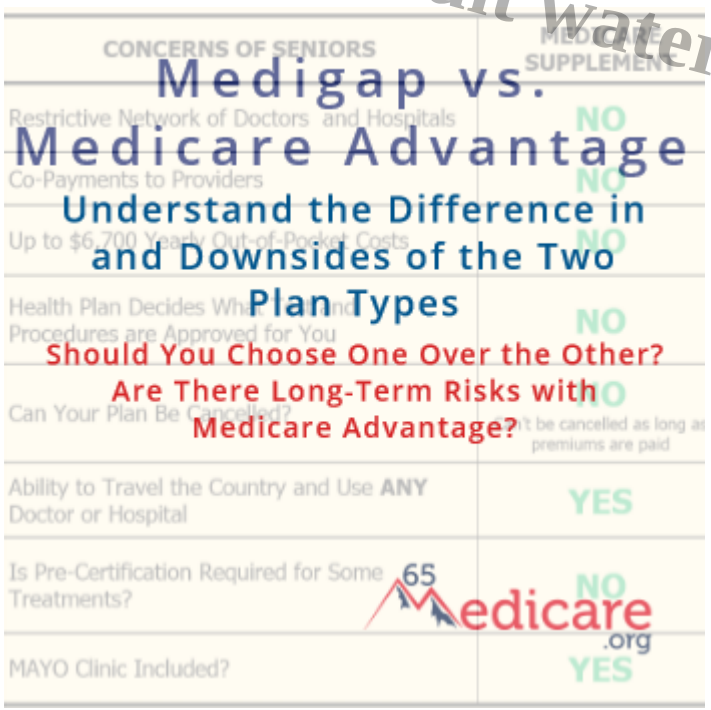
Medicare Advantage (Part C) plans are offered by private insurance companies and must cover at least what Original Medicare covers, but often include extra benefits like dental, vision, or hearing. These plans are **regional, network-based,** and they have **specific service areas**.

How Moving Affects Medicare Advantage Plans

Because Medicare Advantage plans depend on local networks of doctors, hospitals, and pharmacies, moving outside your current planâ??s service area usually requires changing your plan.

Key Points:

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- If you move **outside your planâ??s service area**, you must switch plans.
- If you move **within your planâ??s service area** but to a different county or ZIP code, you might still be allowed (or even encouraged) to change plans because different options may be available.
- You will get a **Special Enrollment Period (SEP)** to choose a new plan, as a result of a move outside of your planâ??s service area.

Special Enrollment Period (SEP) Details

- **You can switch to a new Medicare Advantage plan or return to Original Medicare** (and enroll in a Part D plan separately).

- The SEP starts **the month before your move** and continues for **two full months after you move**.
- If you notify your current plan **after** you move, your SEP begins the month you notify them and lasts two additional months.
- If you have previously been â??stuckâ?• in Medicare Advantage due to medical conditions, a move outside of your Advantage planâ??s service area represents an opportunity to move back to original Medicare and add a Medigap plan on a guaranteed issue basis.

Action Steps:

- Notify your current Medicare Advantage plan about your upcoming move.
- Research plans in your new area ahead of time.
- Choose a new Medicare Advantage plan or switch to Original Medicare with optional Part D and Medigap coverage.
- Be sure to avoid gaps in coverage by making timely decisions.

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Moving with Medicare Part D (Prescription Drug Plans)

Medicare Part D offers prescription drug coverage through private plans that operate within specific regions. Like Medicare Advantage, Part D plans have networks, so moving could require a change depending on your destination.

How Moving Affects Medicare Part D Plans

Each Part D plan has a designated service area, and moving outside that area means you need to enroll in a new plan.

Key Points:

- You must be enrolled in a Part D plan that operates in your new location.
- Moving gives you a **Special Enrollment Period (SEP)** to join a new Part D plan.

Special Enrollment Period (SEP) Details

- SEP begins the month before you move and lasts two full months after you move.
- If you notify your plan after you move, the SEP begins the month you notify your plan and lasts for two months.
- If you donâ??t choose a new plan during the SEP, you could face a gap in coverage and a potential late enrollment penalty if you go without prescription drug coverage for 63 days or more.

Action Steps:

- Notify your current Part D plan provider. If your new location is outside the planâ??s service area, you will be disenrolled as of the 1st day of the next month.
- Compare available Part D plans in your new area using the Medicare Plan Finder tool or by working with a licensed broker.

- Check that your medications are covered under your new planâ??s formulary.
- Enroll promptly to maintain continuous coverage.

Important Things to Remember When Moving with Medicare

- **Update Your Address:** Contact **Social Security** (1-800-772-1213) or update your information online at ssa.gov.
- **Keep Documentation:** Save any notices and correspondence from your Medicare plan and Social Security Administration.
- **Evaluate Your Options Carefully:** Moving gives you a unique opportunity to reassess your healthcare needs and possibly find a plan that better fits your situation or reduces your monthly premiums.
- **Timing Matters:** Acting quickly ensures you donâ??t experience a lapse in healthcare or prescription drug coverage.

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Moving with Medicare: The Bottom Line

Moving, in general, can be stressful, but staying informed about how Medicare is affected helps simplify the transition.

- If you have **Original Medicare**, itâ??s mostly just updating your address â?? but if you have a Medigap policy, youâ??ll want to review it closely and possibly make a change to a plan that offers a lower premium in your new location.
- If you have **Medicare Advantage or Part D**, youâ??ll need to use your **Special Enrollment Period** to pick a new plan.
- Always act within your Special Enrollment timelines to prevent interruptions in your health or prescription coverage.

By staying proactive and organized, you can ensure that your move is smooth not only for your personal life but for your healthcare coverage as well.

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