When Does Medicare Open Enrollment Start?

Description

Every year around this time we start to get a few questions trickling in about when the Medicare Open Enrollment Period starts. By asking this question, Medicare beneficiaries are referring to the annual period where they get bombarded with television commercials, mailers, and (illegally) phone calls.

First and foremost, we should clarify that the technical name for this period is the â??Annual Election Periodâ?• (AEP). It runs from **October 15, 2023 to December 7, 2023**. Even Medicare itself sometimes mistakenly and confusingly calls it the â??open enrollment periodâ?•. Open enrollment for Medicare is actually when you turn 65. And open enrollment for Medicare Supplement plans is when you start on Medicare Part B for the first time (either due to turning 65 or starting on it later than that). But since most people call it open enrollment and so as not to get to hung up on jargon, weâ??ll use both terms interchangeably â?? annual election period and Medicare open enrollment.

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Medicare Open Enrollment?

So, what changes can you make during the annual election period? This period is all about changing your Medicare Advantage plan or your Medicare Part D prescription drug plan. With either of those two types of plans, you have the opportunity to switch to another plan within your same insurance company or a different insurance company. Any changes that you make to your coverage will take effect on January 1 of the following calendar year.

If you are already on a Medicare Advantage plan or a Medicare Part D plan, you should receive something from your plan, by mail, in late September/early October detailing the planâ??s changes for next year. This is called the annual notice of changes (ANOC), and it is a requirement that plans send this out and do so in a timely manner.

The plan coverage for the next calendar year will be available on Medicare.gov on or around October 1. So you would be able to log in and compare your current plan to what else is available after that date. But you cannot make any changes or enroll in a new plan until October 15.

Comparing all aspects of your plan is crucial to do if you are on Medicare Part D or Medicare Advantage. Both types of plans can change each year in terms of premiums, coverage levels, deductibles, and networks.

Can You Change Medicare Supplements During Medicare Open Enrollment?

The types of plans that are not in any way connected with the Annual Election Period are Medicare Supplement plans, also called Medigap. Medigap plans are plans from private companies that fill in the gaps in Medicare Parts A and B.

Open enrollment for Medigap is a 6-month period that begins on the first day you are in Medicare Part B, whether that is the month of your 65th birthday or later than that if you delay Part B enrollment. During that time period, you do not have to answer medical questions or qualify to get a Medigap plan. You can choose any plan from any company on an open enrollment basis.

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After that initial 6 month window, regardless of the time of year that it is, you DO have to answer medical questions to get a Medigap plan (with a few exceptions of some states that prohibit underwriting in certain situations or at all).

So, yes, you can change your Medicare Supplement during the annual election period. However, you cannot do so an â??open enrollmentâ?• basis â?? you will have to answer medical questions and get approved by the new insurance company in order to change your plan.

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Category

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Author
65medicare