SPECIAL ENROLLMENT PERIOD

WHAT YOU NEED TO KNOW

Medicare understands that life happens. To address these changes, you could qualify for a Special Enrollment Period (SEP) to assist in enrolling and managing your Medicare benefits.

There are numerous SEP's and each has its own set of guidelines, requirements and timelines. It is important that you understand the parameters relating to your SEP, as non-compliance can lead to penalties, delays and gaps in coverage.

SPECIAL CIRCUMSTANCES	✓ Loss of employer or union coverage ✓ Move/ change of address ✓ You elect to enroll in a 5-Star plan ✓ You exercise your Medicare Advantage Trial Right ✓ Residing, moving into, or moving out of a nursing home/ long-term care hospital

SEPs EXPLAINED

SPECIAL CIRCUMSTANCE	DESCRIPTION
Loss of Employer/ Union Coverage	You voluntarily or involuntarily lose your employer/union health benefits.
Move/ Change of Address	You move to a new address that isn't in your plan's service area.
5-Star Plan	You choose to switch from your current Medicare plan to a plan with a Medicare "5-Star" quality rating.
Medicare Advantage Trial Right	You joined a Medicare Advantage plan for the first time, and have been in the plan less than 1 year. However, you now want to switch back to Original Medicare. **Note: trial rights may vary from state to state and year to year.*
Moving In/ Out of Nursing Home	You will be a resident or will move out of a nursing home.

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SEP TIMELINES

SPECIAL CIRCUMSTANCE	SEP TIMELINE
Loss of Employer/ Union Coverage	Eight months from when employment ends to enroll in Parts A and B; two full months for Parts C and D.
Move/ Change of Address	Begins the month prior to the month you relocate and continues for two months after you move.
5-Star Plan	One time change from January 1 - September 30.
Medicare Advantage Trial Right	A one-time election within twelve months of first joining a Medicare plan. **Note: trial rights may vary from state to state and year to year.*
Moving In/ Out of Nursing Home	Begins when you move in and lasts as long as you remain a resident. When leaving, lasts two full months after the month you leave the institution.

FORMS AND DOCUMENTS NEEDED

Loss of employer or union coverage - To apply for Parts A and B, you need a completed form CMS-40B and a form CMS-L564 signed by the employer.

Move/ Change of address - Have documentation of new address and date of move.

Switching to a 5-star Medicare plan - Proof of initial enrollment date into a Medicare plan.

Medicare Advantage Trial right - Documentation of initial enrollment date and current plan information.

Residing, moving into or moving out of a nursing home/ long-term care hospital - Make sure that you have documentation showing the date of admission/discharge.

When it comes to Medicare, it's important to know when and how to address changes. We are here to help!

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MPGROUP
NAVIGATE MEDICARE TOGETHER

I do not offer every plan available in your area. Currently, I represent 7 organizations which offer 16 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all your options. I am currently licensed in New York, Maryland, Virginia, North Carolina, and South Carolina.