

MEDICARE OPEN ENROLLMENT

Key Dates

Sneak Peak

October 1, 2007: This marks the day that health plans can begin to offer a “sneak peak” of what’s to come. It is when health plans begin to advertise what their new plans will look like, generally speaking.

Full Disclosure

Mid-October: Medicare will disclose all of its plans in full. This is when physicians and patients will learn anything and everything there is to know about 2008 plans and benefits.

Annual Enrollment Period (AEP)

November 15 through December 31, 2007: During this period, Medicare patients have the most flexibility. They can choose to enroll in Medicare Advantage or, if they are already Medicare Advantage members, they can change plans. People have the option of making more than one change; however, it is important they understand that the application with the latest date will become effective on January 1, 2008.

Open Enrollment Period (OEP)

January 1 through March 31, 2008: In this time frame, eligible individuals may make ONE change to a plan centered on their Part D coverage. This means that if an eligible person is in a plan that has no Part D coverage, they may only change to another plan with no Part D coverage.

Special Enrollment Plan (SEP)

In certain cases, qualified individuals may enroll in, disenroll from, or change to a different Medicare Advantage plan or Original Medicare. Time frames for this kind of enrollment are determined on case-by-case scenarios. SEP situations might include:

- ∞ Changes in residence
- ∞ Turning 65
- ∞ Termination of a Medicare Advantage contract

Enrollment for Dual Eligibles

In addition to the enrollment periods listed above, please note and let patients know that individuals who are dual eligible – meaning they qualify for Medicare AND Medicaid – benefit from a permanent open enrollment period. This group can make changes to their plans anytime during the year.