

SEP CHART

PDP and MA-PD Special Enrollment Periods

Updated 7/15

In addition to the Initial Enrollment Period (IEP) for Medicare (7 months around beneficiary's 65th birthday) and the Open Enrollment Period (October 15 - December 7), there are several "special enrollment periods" (SEPs) when you may elect or change your current plan. *Note: Unless it is a 'continuous' SEP, the SEP ends when your enrollment in a new plan becomes effective or when the SEP time frame ends, whichever comes first.*

Please Note: Most SEPs apply to PDPs and MA-PDs, except as noted

Topic	Beneficiary Situation	SEP
PA	You belong to Prescription Advantage (PA) or within the last 2 months lost participation in PA	One chance/year to join/switch plan (Both PDP & MA-PD Plans)
LIS	You are currently receiving "Extra Help" (LIS)	Continuous monthly SEP
LIS	You are no longer eligible for "Extra Help" (LIS) <u>during</u> the calendar year	Up to 2 months AFTER you lose "Extra Help"
LIS	You are no longer eligible for "Extra Help" (LIS) <u>at the end</u> of the calendar year	January 1 - March 31 of following year
Move	You recently moved outside of the service area for your current plan	2 - 14 months based on notification to plan
Move	Due to a move, you have new plan options, even if you did not already have a PDP or MA-PD	Up to 2 months after move
Move: To US or from Jail	You recently returned to the United States after living permanently outside of the U.S. or you were recently released from incarceration	Up to 2 months AFTER you move (3 mos. if IEP)
Dual-Eligible/MSP	You have both Medicare & Medicaid (MassHealth Standard, PCA, Frail Elder, CommonHealth) or a Medicare Savings Program (Buy-in)	Continuous monthly SEP
Leaving Coverage	You are leaving coverage from your employer or union (including COBRA or Retiree coverage) SEP EGHP.	Up to 2 months AFTER you drop plan
Losing Coverage	You recently involuntarily lost your creditable drug coverage	Up to 2 months AFTER you lose coverage
MA-PD: New Enrollee At 65	In the last 12 months, you joined a MA-PD <u>when you turned 65</u> (MA "trial period")	You may drop MA-PD and enroll in PDP
MA-PD: Left Medigap In Past Year	In the last 12 months, you left a Medigap policy to join a MA-PD for the first time (at any age)	You may drop MA-PD and enroll in PDP
MA-PD Disenrollment	You have dis-enrolled from your MA plan during the MA dis-enrollment period (Jan 1 -Feb 14) regardless of whether you had drug coverage	You may enroll in a PDP Jan 1 - Feb 14
Under 65 On Medicare: Turning 65	You have had Medicare prior to now (on Medicare due to disability), but are now turning 65	7 month IEP around 65 th birthday
Enrolled In B During GEP w/ Part A	You already had Part A and you enrolled in Part B during the General Enrollment Period (January - March, effective July 1)	April 1 - June 30, effective July 1 (MA-PD only)
Enrolled In B During GEP w/out Part A	You do not qualify for premium-free Part A and you enrolled in Part B during the General Enrollment Period (January - March, effective July 1)	April 1 - June 30, effective July 1 (PDP only)

Topic	Beneficiary Situation	SEP
Lost Part B & MA-PD	You were recently dis-enrolled from a MA-PD due to loss of Part B, but you still have Part A	You may enroll in a PDP up to 2 months after
Have Other Creditable Coverage	You are dis-enrolling from a PDP or MA-PD to enroll in or maintain other creditable coverage (such as VA or TriCare)	Anytime
Error Made: Creditable Coverage	You were not adequately notified of your creditable drug coverage status	Up to 2 months after CMS approval
Error Made: Federal Employee	You were enrolled or not enrolled due to an error by a federal employee	Up to 2 months after CMS approval
Retroactive Medicare Coverage	You have retroactively been enrolled in Medicare	Up to 3 months after month of notification
Plan Not Renewed	Your plan is not renewed for the next contract year	October 15 through last day of February
Plan Sanctioned	CMS has determined your plan has violated its contract or you dis-enrolled due to a CMS sanction	Determined by CMS
Plan Terminated	Your plan terminates its contract with Medicare during the contract year	Up to 1 month after contract ends (2 months if CMS terminates plan)
PACE	You recently left a Programs of All-inclusive Care for the Elderly (PACE) program	Up to 2 months AFTER you drop plan
SNP	You have a PDP and are switching to a SNP (special needs plan).	Anytime, if eligible for SNP
SNP	You are enrolling in a Chronic Care SNP (special needs plan), regardless of whether you already have a Part D plan.	Anytime, if eligible for SNP
SNP	You are being dis-enrolled from a Medicare special needs plan because you no longer have special needs status	Up to 3 months AFTER dis-enrollment
LTC	You are moving out of a Long Term Care Facility	Up to 2 months AFTER you move out of facility
LTC	You just moved to or are currently living in a Long Term Care Facility	Continuous monthly SEP
LTC	You are using the MA Open Enrollment Period for Institutionalized Individuals (OEPI) to dis-enroll from a MA-PD (as a institute resident)	Up to 2 months after MA-PD dis-enrollment
MCP*	You are dis-enrolling from a Medicare Cost plan and had Medicare prescription drug coverage from the Medicare Cost plan *Not in MA	You may enroll in a PDP up to 2 months after
MCP*	You are in a Medicare Cost plan that is not renewing its contract and had Medicare prescription drug coverage from the Medicare Cost plan *Not in MA	Dec 8 of contract yr. – End of Feb of following yr.
Low Performing Plan	You are a member of a low-performing plan	Call: 1-800-MEDICARE
5 Star Plan	You are eligible for Part D, even if you don't have a PDP/MA-PD now (5-Star SEP: December 8 -November 30 of following year)	One chance/year to join/switch to 5-Star plan
	Other	Determined by CMS