

Special Enrollment Periods (SEPs)

What is a Special Enrollment Period (SEP)?

A Special Enrollment Period (SEP) allows you to change your Medicare Advantage Plan or your stand-alone Part D plan (PDP) outside of Medicare's regular enrollment periods. (You may also see these called Special "Election" Periods.)

Usually you can only make changes to your coverage during the Open Enrollment Period, which runs October 15 to December 7 of each year, with coverage starting January 1 of the following year.

If you qualify for an SEP, you can change your coverage outside of the Open Enrollment Period. You have the right to an SEP during specific and limited times.

For help understanding SEPs and how an SEP might be applicable to you, contact your State Health Insurance Assistance Program (SHIP) or 1-800-Medicare.

SEP for Contract Violation

A contract violation means that your plan did not follow Medicare's rules. Your SEP begins once Medicare determines that the violation occurred and extends for 90 days once you disenroll from your current plan.

Examples of contract violations:

- Your plan did not give you information about its benefits in a timely manner, such as if the plan did not send you a notice telling you it wasn't going to cover one of your drugs in 2017.
- Your plan did not provide benefits that meet quality standards, such as if Medicare terminates your plan for failure to meet star ratings requirements.
- Medicare sets marketing guidelines for Medicare Advantage and Part D plans, including strict prohibition on giving you misleading information. An example of a contract violation is if your plan gave you misleading marketing information to get you to enroll, such as promising a zero dollar premium for a plan that actually does have a premium.

To use this SEP, call 1-800-MEDICARE and explain your situation.

SEP if Your Plan is Ending

There are a few SEPs you can use if your plan is ending, depending on the reason.

Medicare ends your plan because it violates its contract.

You have an SEP to switch to another plan. The SEP starts one month **before** the plan ends and up to two months **after** the plan ends. Your plan must give you 30 days' notice before the end date. You can choose to have your new plan begin up to three months after the month that your other coverage ended.

Medicare decides to end your plan immediately.

Medicare will notify you about the date the plan will end and the details about your SEP. When your new coverage begins depends on the situation.

Your plan changes or ends its contract with Medicare in the middle of the year.

You have an SEP to switch to another plan two months before the plan ends and up to one month after the plan ends. Your plan must give you 60 days' notice before the date that the plan changes will be made or the plan will end. You can ask that your new plan coverage start the month after you get notice or up to two months after your old coverage ends.

Your plan decides to no longer offer Medicare coverage for the next year.

Your plan must notify you by October 1 that it will not offer coverage next year. You have an SEP to enroll in a new plan from December 8 to the last day of February of the next year. Note that this SEP is in addition to the Fall Open Enrollment Period, which runs October 15 through December 7 each year. During Fall Open Enrollment, you can make any changes to your Medicare coverage.

To use one of these SEPs, or for more information, call 1-800-MEDICARE.

SEP for Enrollment Mistakes

You may have an SEP if a **federal employee** made a mistake when enrolling or disenrolling you from a plan. Your SEP starts the month that Medicare approves the SEP and lasts for two more months.

To use this SEP, call 1-800-MEDICARE. You must be able to demonstrate how a federal employee made a mistake. It is useful to have the name of the federal employee who helped you, such as the name of a 1-800-MEDICARE customer service representative, the date and time of the call, and the outcome.

SEP Based on Plan Star Rating

Medicare uses star ratings to measure plan performance in different categories, with 1 being the lowest and 5 being the highest rating.

If your plan has had fewer than 3 stars for the past 3 years, then you have an SEP to enroll in a higher rated plan throughout the year. You should have received notice in October of last year telling you about your plan's low star rating. You have until the end of that year and the end of the next year to switch to a plan with 3 or more stars.

To use this SEP call 1-800-MEDICARE.

You can also enroll in a **5-star plan** if you live in the plan's service area. Your SEP to join a 5-star plan starts December 8 of the year before the plan is considered a 5-star plan and ends November 30 of the year the plan is considered a 5-star plan. **You can use this SEP once per year by calling 1-800-MEDICARE.**

National and Local Resources for Personalized Help

1-800-MEDICARE: Contact Medicare if you are eligible for an SEP and want to change your coverage. You can also contact Medicare if you think you are eligible for an SEP and want more information.

State Health Insurance Assistance Program (SHIP): Contact your local SHIP for personalized, one-on-one counseling and assistance with understanding SEPs.

Senior Medicare Patrol (SMP): If you think you were fraudulently enrolled in a Medicare Advantage or Part D plan for 2017, contact your local Senior Medicare Patrol (SMP) for education and assistance regarding suspected Medicare fraud, errors, or abuse.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: 1-800-478-6065	SMP toll-free: 1-800-478-6065
SHIP email: hss.medicare@alaska.gov	SMP email: hss.medicare@alaska.gov
SHIP website: www.medicare.alaska.gov	SMP website: www.medicare.alaska.gov
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

The production of this document was supported by Grant Numbers 90ST1001 and 90NP0003 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.