

Medicare Advantage Open Enrollment Period

UNDERSTANDING YOUR RIGHTS

Review the below to better understand your rights during the Medicare Advantage Open Enrollment Period (MA OEP).

Eligibility:

- The MA OEP is available to individuals who are already enrolled in a Medicare Advantage Plan.

Timeframe:

- The MA OEP runs from January 1 to March 31 each year.

Options During MA OEP:

- During this period, you have a one-time opportunity to switch to another Medicare Advantage Plan with or without drug coverage.
- You can also choose to drop your Medicare Advantage Plan and return to Original Medicare (medical underwriting required). If you do this, you can join a separate Medicare drug plan.

Effective Date:

- Any changes you make will be effective the first of the month after the plan receives your request.

Restrictions on Agent Activities:

- Please note that I cannot promote or communicate the MA OEP as an opportunity to change plans.
- I am also not allowed to contact former enrollees who chose a new plan during the Annual Enrollment Period (AEP).

Beneficiary-Initiated Changes:

- Any changes must be initiated by you, the beneficiary.

Encouragement to Reach Out:

- If you have any issues or concerns with your current plan, please feel free to reach out to me now. I can also follow up with you in January to ensure you have received your new cards and to address any issues you might have.