

FAQs for Open Enrollment

If a person is new to Medicare during Open Enrollment, do they have to wait until January 1 for their coverage to begin?

No. If a person becomes eligible for Medicare during the Open Enrollment period, they can enroll in the Part D plan or Medicare Advantage Plan of their choice. Coverage will be effective the 1st of the following month.

Once in a Part D Plan, will I be able to change the plan during the year?

Not unless you qualify for a Special Enrollment Period.

SPECIAL ENROLLMENT PERIODS (SEPs) INCLUDE:

Individuals on Extra Help, Medicaid, and Medicare Savings Programs are entitled to an ongoing SEP in which they can change their Part D coverage at any time and the change would take effect the first of the following month.

ConnPACE beneficiaries have one SEP each year.

If you move outside of your plans coverage, you will have a SEP.

If you have creditable coverage and you lose it during the year, you will have a 63 day SEP to enroll in Medicare Rx coverage.

If you retire and stop your active employment, you will have a SEP. Please contact CHOICES for details on your SEP by calling 1-800-994-9422.

What if I'm happy with my current plan and don't want to change anything for 2011?

If the plan you're in now is still offered for next year and you want to stay in it...do nothing and you will remain in that plan for 2011.

If I decide to enroll in a new plan for 2011, do I have to notify my current plan?

No. All enrollments must be approved by the Centers for Medicare & Medicaid Services (CMS). In doing so, they will see the current plan you are in and notify them of the disenrollment.

What happens to a person's Part D plan when they are approved for a Medicare Savings Program?

When a person is approved for a Medicare Savings Program they automatically get the full subsidy from the Federal Extra Help/Low Income Subsidy program. If a person is already in a Part D plan at the time, Extra Help will pay for all or part of their Part D premium (all if they are in a benchmark plan, part if in any other plan).

If a person has retirement benefits (health and/or drugs) and qualifies for a Medicare Savings Program, how does it tie in with the Extra Help/Low Income Subsidy they automatically qualify for?

If a person doesn't already have a Part D plan, then CMS will automatically enroll them in a random CT Benchmark Part D plan.

One area to be careful of, when helping people apply for MSP is when they have creditable coverage from a former employer. Because in such an instance a person will not have a Part D plan and would therefore be auto-enrolled in a random benchmark, which could bump them out of their retiree coverage. In such cases, be sure to contact 1-800-Medicare with the client to "Opt Out of Part D coverage". That way they won't be auto-enrolled in Part D plan or lose their creditable coverage.

Are there any Medicare Advantage Plans that are Benchmark plans?

No, but if a person is on Extra Help then the Extra Help Subsidy will pay a portion of the Monthly MAPD plan premium.