

Medicare and Prescription Drug Plan Enrollment Periods

Coventry Health Care Medicare Products include: AdvantraRx Part D Prescription Drug Plans & Advantra Medicare Advantage Coordinated Care Plans (CCP) network-based Plans (HMO/HMO-POS, PPO & SNP in FL). Not Private-Fee-for-Service.

Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Select	AEP 11/15 to 12/31		← Select Any Type of Plan											
Switch			OEP 1/1 to 3/31			← Like Plan Switch: See below for qualified changes								
Lock-In	After 4/1: Changes allowed for Special Election Period					→ Lock-in 4/1 to 12/31								
10/1/09 to 1/31/10	2009 Non-renewal Special Enrollment Period													
Any Time 1/1 to 12/31	<p>Special Enrollment Period (SEP); newly Medicare-eligible and other circumstances as mandated by CMS. (i.e., move to new service areas; non-renewable plans; newly eligible for Medicaid; etc.)</p> <p>Initial Election Period (IEP for Part D) (ICEP for Part B) (OEP New): One per lifetime Beneficiaries newly eligible for Medicare Part A and Part B can make one Initial Coverage Election Period during the period. The IEP begins three months before entitlement to Part A and enrollment in Part B. If Part A and B are effective on the same date, then also the month of and three months after the effective date of Part A and B, for a total of 7 months. If the beneficiary delays his or her Part B enrollment, the Initial Coverage Election Period is only three months prior to the Part B date. Effective date can be no earlier than month of entitlement (such as the birth month).</p>													

- **Annual Election Period (AEP):** Beneficiary can make a new plan choice; during AEP all Medicare products are available to make a selection. New Coverage begins January 1 of the following year (unless qualified under IEP or SEP).
- **Open Enrollment Period (OEP):** Beneficiary can make one election to switch to, from, or within an MA Plan to a “like-plan”; no OEP for Part D and MSA. OEP for newly eligible individuals (OEP NEW; one per lifetime), or in accordance with SEP qualifications. Coverage effective first day of the next month after date of receipt of the completed enrollment application.
- **Lock-In:** Beneficiary must remain with their last choice through the end of the year, unless they qualify for an SEP.
- **Any Time:** Qualifying beneficiaries can make changes anytime during the year in accordance with applicable CMS requirements

Open Enrollment Period (OEP) allows a beneficiary to switch to, from or within an MA Plan to a “like” plan.

During the OEP, Medicare beneficiaries are allowed to make one “like-to-like” plan switch. There is no OEP for Part D or Medicare Medical Savings Account (MSA) plans. A switch is limited by the Part D portion of an individuals existing plan (i.e., enrollees cannot begin or discontinue Part D coverage). The chart below shows the type of plan changes that Medicare allows 1/1 - 3/31.

NOTE: A beneficiary may qualify under a Special Election Period (SEP) or other individual elections available during OEP, according to CMS, that would allow changes other than what are shown below.

Existing Plan	Allowable Switch During OEP
MA-PD (HMO, POS, PPO, or PFFS with drug coverage included in the plan)	<ul style="list-style-type: none"> • Can switch to another MA-PD (HMO, POS, PPO, PFFS) with drug coverage included in the plan. • Can switch to a PFFS Medical only plan and join in a PDP. • Can switch to Original Medicare and join a PDP.
MA Medical Only Plan (HMO, POS, PPO, PFFS with no drug coverage in the plan)	<ul style="list-style-type: none"> • Can switch to another MA Medical only plan (HMO, POS, PPO, PFFS) but CANNOT join a PDP. • Can switch to Original Medicare but CANNOT join a PDP.
Original Medicare With a Separate PDP (with or without a Medicare Supplement)	<ul style="list-style-type: none"> • Can switch to another MA-PD (HMO, POS, PPO, PFFS) with drug coverage included in the plan. • Can switch to a PFFS Medical only plan but must keep the existing PDP. • CANNOT switch existing PDP for a new PDP.
Original Medicare Without a PDP (with or without a Medicare Supplement)	<ul style="list-style-type: none"> • Can remain with Original Medicare. • Can switch to an MA Medical only plan (HMO, POS, PPO, PFFS) but CANNOT join an MA-PD or a PDP.
PFFS Plan With a Separate PDP	<ul style="list-style-type: none"> • Can switch to another MA-PD (HMO, POS, PPO, PFFS) with drug coverage included in the plan. • Can switch to Original Medicare but must keep the existing PDP. • Can switch to an MA Medical only plan (HMO, POS, PPO, PFFS) but must keep existing PDP. • CANNOT switch existing PDP for a new PDP.
PFFS Plan Without Drug Coverage	<ul style="list-style-type: none"> • Can switch to an MA Medical only plan (HMO, POS, PPO, PFFS) but CANNOT join an MA-PD or a PDP. • Can return to Original Medicare but CANNOT join a PDP.