

	NOV	DEC	JAN	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
Select	AEP 11/15 - 12/31		Wild Card: Select Any Type of Plan										
Switch			OEP 1/1 - 3/31		Like Plan Switch: PDP to MAPD, MAPD to Original Medicare+PDP, PAPD to MAPD, MA Only to MA Only								
Lock-in	After 4/1: Changes generally allowed only for Special Election Periods				LOCK-IN 4/1 - 12/31								
Any Time	SPECIAL ELECTION PERIODS (SEP), AGE-INS (ICEP/IEP/OEPNEW), & INSTITUTIONALIZED 1/1 - 12/31												

AEP: Beneficiary can make a new plan choice

OEP: Beneficiary can switch to, from, or within an MA Plan to "like-plan"

Lock-In: Beneficiary must remain with their last choice through the end of the year

Any Time: Qualifying beneficiaries can make changes at any time during the year in accordance with applicable requirements.

Open Enrollment Period (OEP) — Revised January 5, 2009

January 1, 2009 – March 31, 2009

What to offer Medicare Beneficiaries during Open Enrollment Period (OEP)

If the medicare beneficiary currently has this:	You may offer the following health plans during OEP:	The medicare beneficiary MAY NOT use OEP to elect the following:
PFFS MAPD PPO MAPD HMO MAPD	<ul style="list-style-type: none"> • PFFS MAPD • PFFS MA, with a stand-alone PDP • Stand-alone PDP if the beneficiary elects to return to Original Medicare • PPO MAPD • HMO MAPD 	<ul style="list-style-type: none"> • PFFS MA only without drug coverage • Original Medicare without drug coverage • PPO MA only without drug coverage • HMO MA only without drug coverage • May change but not drop drug coverage
PFFS MA (with no prescription drug coverage)	<ul style="list-style-type: none"> • PFFS MA • PPO MA • HMO MA • The Medicare beneficiary may also choose to return to Original Medicare 	<ul style="list-style-type: none"> • PFFS MAPD • Stand-alone PDP • PPO MAPD • HMO MAPD • May not add Medicare prescription drug coverage
PFFS MA and a stand-alone PDP	<ul style="list-style-type: none"> • PFFS MAPD • PFFS MA, keeping their current stand-alone PDP • PPO MAPD • HMO MAPD • The Medicare beneficiary may also choose to return to Original Medicare, keeping their current stand-alone PDP 	<ul style="list-style-type: none"> • A different stand-alone PDP if beneficiary returns to Original Medicare • May not drop Medicare prescription drug coverage
Original Medicare and a stand-alone PDP	<ul style="list-style-type: none"> • PFFS MAPD • PFFS MA, keeping their current stand-alone PDP • PPO MAPD • HMO MAPD 	<ul style="list-style-type: none"> • PFFS MA, without a stand-alone PDP • May not drop Medicare prescription drug coverage
Original Medicare	<ul style="list-style-type: none"> • PFFS MA • PPO MA • HMO MA 	<ul style="list-style-type: none"> • PFFS MAPD • PPO MAPD • HMO MAPD • Stand-alone PDP • May not add Medicare prescription drug coverage
PPO MA HMO MA	<ul style="list-style-type: none"> • PFFS MA • PPO MA • HMO MA • The Medicare beneficiary may also choose to return to Original Medicare 	<ul style="list-style-type: none"> • PFFS MAPD • PPO MAPD • HMO MAPD • Stand-alone PDP if the beneficiary elects to return to Original Medicare • May not add Medicare prescription drug coverage

“RULES OF THUMB” DURING THE OEP:

- Members may not enroll into a PDP for the first time during OEP.
- Members may make only one change of plan during OEP. Agents should verify that this is the members first change in OEP.
- Members with MAPD may change to stand-alone PFFS MA plan (as an OEP) with a stand-alone PDP (as an SEP).

REMEMBER: OEP is not available for Medicare beneficiaries enrolled in an Medicare MSA Plan. In addition, individuals who do not have Part D coverage, regardless of whether they have other creditable coverage, may not elect an MAPD Plan, or standalone PDP during this period.

- A Medicare beneficiary may have a stand-alone MA PFFS and a stand-alone PDP. A Medicare beneficiary may not have a stand-alone PDP and a stand-alone HMO/PPO MA if the plan offers an MA-PD.

TERMINOLOGY / ABBREVIATIONS

MA	=	Medicare Advantage Plan
MAPD	=	Medicare Advantage Prescription Drug Plan
PDP	=	Stand-alone Prescription Drug Plan
PFFS	=	Private Fee-for-Service
PPO	=	Preferred Provider Organization
HMO	=	Health Maintenance Organization
Medicare MSA	=	Medicare Medical Savings Account
OEP	=	Open Enrollment Period
SEP	=	Special Enrollment Period