

You can make changes to your Medicare Advantage Plan and Medicare Prescription Drug Plan when certain events happen in your life. These chances to make changes are called Special Enrollment Periods (SEPs).

| CATEGORY | DESCRIPTION |
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| Change of address | After you move, your new coverage can begin on the first of the following month up until two months after you move. |
| Trial Period | If you changed from Medigap to Medicare Advantage with prescription drug coverage (for the first time) in the past 12 months, you may be eligible to return to Original Medicare or the Medigap plan that you left. |
| Medicaid | If you have Medicare and Medicaid, or your state helps pay for Medicare Premiums, you can join, switch or disenroll anytime. |
| Current Plan No Longer Offered | If your Medicare Advantage or Prescription Drug Plan is ending their contract with Medicare effective January 1, you may enroll in a new plan that becomes effective January 1, February 1, or March 1. |
| Long-Term Care Facility | If you are moving into or currently live in a long term care facility, you can join, switch or disenroll anytime while you are in the facility. After you leave the facility, this opportunity lasts up to 2 months. |
| Program of All-Inclusive Care for the Elderly | If you disenroll, you have two months to secure a Medicare Advantage Plan or Prescription Drug Plan. |
| Employer/Union Group Health Plan | If you are told you are losing creditable coverage, your SEP ends 2 months after the loss or 2 months after you're told, whichever is later. |
| State Pharmacy Assistance Program | If you are in a State Pharmacy Assistance Program (ie PACE, PACENET, PAAD, etc), you can join, switch or disenroll drug plans once per calendar year. |
| Returning to U.S.A. | If you return to the United States after living permanently abroad, you have up to two months after you move to secure a Medicare Advantage Plan or Prescription Drug Plan. |

| CATEGORY | DESCRIPTION |
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| Involuntarily Loss of Drug Coverage | If you are told you are losing creditable coverage, your SEP ends 2 months after the loss or 2 months after you're told, whichever is later. (Termination due to nonpayment does not count) |
| Medicare Advantage Trial Period | If you joined a Medicare Advantage plan when you turned 65 and it's within the first 12 months, you may be eligible to return to Original Medicare and join a Prescription Drug Plan. |
| Low Income Subsidy (LIS) | If you are currently getting help paying for your Prescription Drug Plan and do not have Medicaid, you can enroll, switch or disenroll effective the first day of the month after the plan receives the request. |
| Loss of Low Income Subsidy (LIS) | If you are no longer eligible to receive help paying for your prescription drugs, you can switch plans or disenroll from Jan 1 – Mar 31 OR the month you are notified up until 2 months after, whichever is later in the calendar year. |
| Losing Special Needs Status | If you are no longer eligible for the special needs plan, you may be eligible to enroll in a Medicare Advantage or Prescription Drug Plan which can begin the month your special needs status changes and ends either when you make an election or three months after your plan's grace period ends, whichever is earlier. |
| Medicare Advantage Disenrollment Period | Between January 1–February 14, 2015, if you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you will have until February 14 to also join a Prescription Drug Plan. Your coverage will begin the first day of the month after the plan gets your enrollment form. |
| "Recently Lost Part B" | If you recently lost Medicare Part B, but still have Part A, you will be disenrolled from Medicare Advantage. However, you may be eligible to enroll in a Prescription Drug Plan. |
| Medicare Prior to Age 65 | If you had Medicare prior to age 65, you will have an opportunity to select a new Medicare Advantage Plan or Prescription Drug Plan when you turn 65. |
| Medicare Cost Plan | If you are disenrolling from a Medicare cost plan with a Prescription Drug Plan, you may enroll in a Prescription Drug Plan beginning the month you request disenrollment from the cost plan until the date you request enrollment in a new plan or the last day of the second month following your disenrollment date, whichever is earlier. |