



**SHIIP Monthly Column
January 2016**

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Medicare Advantage Enrollment Periods

The annual Medicare Advantage Disenrollment Period runs from Jan. 1 through Feb. 14. During this time, Medicare beneficiaries enrolled in a Medicare Advantage Plan may leave their plan and return to Original Medicare. If you switch to Original Medicare during this period, you will have until Feb. 14 to also join a Medicare Prescription Drug Plan to ensure you will have drug coverage in 2016. Your prescription drug coverage will begin the first day of the month after the drug plan gets your enrollment form.

What can you do?

- 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 have until Feb. 14 to join a Medicare Prescription Drug Plan to add drug coverage to your benefits.

What can't you do?

- Switch from Original Medicare to a Medicare Advantage Plan.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Prescription Drug Plan to another.

Medicare Advantage Special Enrollment Period

If your 2015 Medicare Advantage Plan did not renew its contract in your area or reduced its service area for 2016, then you have a Special Enrollment Period that began Dec. 8, 2015, and runs through Feb. 28, 2016. Enrollments received in January will have an effective date of Feb. 1, and those received in February will have an effective date of March 1, 2016.

What can you do?

- Join another Medicare Advantage Plan in your service area.
- If you did enroll in another Medicare Advantage Plan by Dec. 31, you were automatically enrolled in Original Medicare and need to select a Medicare Prescription Drug Plan now.

If you have questions about the Medicare Advantage enrollment periods, contact SHIIP, the Seniors' Health Insurance Information Program, at 855-408-1212 or visit www.ncshiip.com. SHIIP is a consumer information division of the North Carolina

Department of Insurance that assists people with Medicare, Medicare Part D, Medicare Supplement, Medicare Advantage and long term care insurance questions. SHIP also help citizens recognize and prevent Medicare billing errors and possible fraud and abuse through our North Carolina Senior Medicare Patrol Program.

Trained SHIP counselors are available for free, unbiased counseling appointments in all 100 North Carolina counties.