

2011 | Highmark Senior Markets Medicare Election Periods



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IEP - Initial Enrollment Period

This marks the beginning of Medicare for eligible Americans and occurs typically when an individual turns 65. Enrollment can take place three months prior to the beneficiary's Medicare effective date (often their 65th birthday) during their birthday month and up to three months after their birthday.

AEP - Annual Election Period

Medicare sets aside this period for enrollment in Medicare Advantage (MA/MA-PD) Plans and Prescription Drug Plans (PDP). During this time, individuals have the opportunity to enroll in a MA/MA-PD or PDP plan, switch from their current plan or return to original Medicare. Medicare Advantage and Prescription Drug Plan information becomes available to the public on October 1. This is the first day that Medicare allows plans to tell individuals about their coverage choices and plan benefits for the upcoming year. This is their opportunity to consider costs and coverage choices before Annual Election Period begins.

SEP - Special Enrollment Period & Special Election Periods

The beneficiary's circumstances determine when this is available. An example of this would be if they moved outside of the service area for their current plan. Other examples include leaving an employer or union coverage or if the individual gets extra help paying for Medicare prescription drugs.

MADP - Medicare Advantage Disenrollment Period

The beneficiary may disenroll from a Medicare Advantage (MA) plan and return to original Medicare Part A and Part B at this time. Requests to disenroll in January become effective February 1st. Requests made in February are effective March 1st. If the individual disenrolls from a MA plan, they will be allowed to use this time as a Special Election Period (SEP) from Medicare to enroll in a stand-alone Prescription Drug Plan. Special rules apply to different types of Medicare Advantage plans including Health Maintenance Organizations (HMO) and Private Fee-for-Service Plans (PFFS). For more information about disenrollment from these plans, visit www.Medicare.gov.

(Please see opposite page for more information)

	Part A (Hospital Insurance)	Part B (Medical Insurance)	Part C (Medicare Advantage plans)	Part D (Prescription Drug plans)	Highmark Plans Available		
					MA/MA-PD	PDP	Medigap
IEP Initial Enrollment Period	Starts 3 months before and ends 3 months after month of eligibility – total 7 months	Starts 3 months before and ends 3 months after month of eligibility – total 7 months	IEP can be 3 to 7 months depending on enrollment in Part B	Starts 3 months before and ends 3 months after month of eligibility – total 7 months	X	X	X
AEP Annual Election Period			Oct. 15 to Dec. 7 starting in 2011	Oct. 15 to Dec. 7 starting in 2011	X	X	X
SEP Special Enrollment & Special Election Periods			All year	All year	X	X	X
MADP Medicare Advantage Disenrollment Period			Jan. 1 to Feb. 14 starting in 2011 (Disenrollment Only)	Jan. 1 to Feb. 14 starting in 2011 (Enrollment Only)		X	X



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Medicare Advantage Disenrollment Period (MADP) Plan Change Options

Time Frame: **1/1/2011 - 2/14/2011**

Disenrollment From:	Available Plan Options:			
	MA Medicare Advantage	MA - PD Medicare Advantage with Part D	PDP Prescription Drug Plan	Medigap
MA Medicare Advantage			X	X
MA - PD Medicare Advantage with Part D			X	X
PDP Prescription Drug Plan				X (may add Medigap)
Medigap				X

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