

The Return of the Medicare OEP

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September 14, 2018 By Danielle Kunkle Roberts [Leave a Comment](#)

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Medicare beneficiaries who enroll in Medicare Advantage plans sometimes find themselves stuck in a plan that they do not like. Although the plan's Summary of Benefits covers the specifics of how the plan works, it's all too easy for a beneficiary to misunderstand the rules or forget to check whether a certain doctor is in the network.



The Medicare OEP is an period at the beginning of each year when Medicare Advantage plan enrollees can make a one-time switch to a new plan.

Beginning in 2019, Medicare beneficiaries can use a period called the Medicare OEP to make a one-time change.

This Medicare OEP is not new. It used to be a regular part of each Medicare year before the ACA legislation discontinued it. It allows individuals enrolled in a Medicare Advantage plan to make a one-time change early in the year.

The ACA law signed in 2010 ended the Medicare OEP and replaced it with a Medicare Advantage Disenrollment period that ran January 1st to February 14th. This period was different from the Medicare OEP in that it only allowed Medicare Advantage enrollees to go back to Original Medicare. It did not allow them to change from one Medicare Advantage plan to another.

That is now changing, and we are going back to the way it was before the ACA legislation. Let's take a look at what changes you can make in 2019 when the OEP returns.

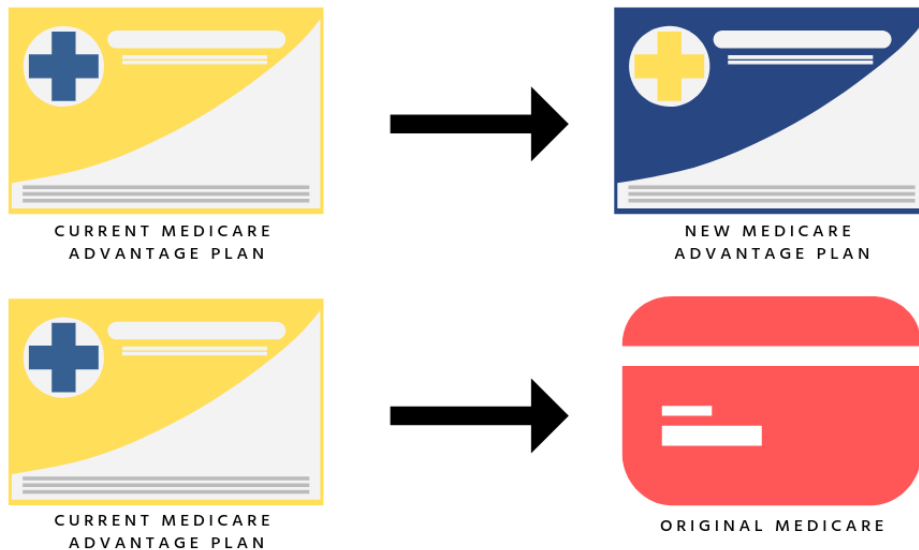
What is the Medicare OEP?

The OEP allows beneficiaries who are enrolled in a Medicare Advantage Plan to make a one-time change. Beneficiaries can use the Medicare OEP to:

- Switch from one Medicare Advantage plan to another Medicare Advantage plan
- Disenroll from a Medicare Advantage plan and return to Original Medicare, with or without a Part D drug plan

The Medicare OEP does not, however, allow a beneficiary to change from one Part D plan to another.

ONE-TIME CHANGE OPTIONS



Why the Medicare OEP is Returning

The reason for the change is that Medicare beneficiaries are often confused about Medicare Advantage plans. They don't understand how these plans work or they may not realize the plan has a network. Some Medicare beneficiaries try to make their own plan changes without the help of a Medicare insurance expert. Then they frequently fail to plan for these things because they don't know about them. They overlook very important factors.

They might unknowingly join a plan that one of their doctors doesn't participate in. Some might also forget to check the plan's drug formulary to make sure it covers all of their important medications.

It's also common for a beneficiary to not realize that Advantage plans require copays on the back end. They feel very attracted to the plan's low premium, and they don't carefully read the plan's Summary of Benefits before enrolling. Then they have a hospital stay and get a bill for \$1400 dollars and are shell-shocked.



Since Medicare Advantage plans lock you in for a whole calendar year, thousands of beneficiaries get stuck in plans that they ultimately don't like.

(Working with [a broker like Boomer Benefits](#) is free and will help you to avoid these very common errors.)

Lawmakers realized that by discontinuing the Medicare OEP back in 2010, they forced some Medicare beneficiaries to stay in a plan that they didn't like for a whole year before they could change. Since beneficiaries often make these mistakes unwittingly, it didn't seem fair.

Therefore, they have reinstated the OEP beginning in 2019.

Confusion Regarding Medicare Enrollment Periods

The term Medicare open enrollment period is very confusing for Medicare beneficiaries because it can be used for too many different election periods.

- When someone turns 65, they get an Initial Enrollment Period of 7 months to enroll in

Medicare. Sometimes people mistakenly call this an open enrollment period.

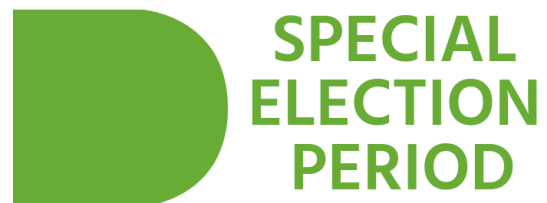
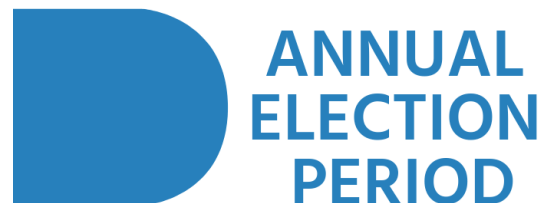
- Beneficiaries also have an Annual Election Period in the fall from October 15th to December 7th. This period is for making changes to either your Medicare Advantage plan or your Part D drug plan. People sometimes also refer to this as an open enrollment period, which causes further confusion.
- And now we have added back in the Medicare OEP. This period will go from January 1st to March 31st as described above. However, it only applies to people enrolled in Medicare Advantage plans who want to make a change. It can only be used once.
- To complicate things further, new Medicare beneficiaries also get a Medicare Supplement Open Enrollment period during which they can enroll in a Medicare supplement plan without health questions. This period only happens once per beneficiary, and it only applies to Medigap plans.

Seriously, could they make this any more confusing??

If you feel bewildered at all the ways that the term “open enrollment period” can be used (or misused), you are not alone. Medicare really ought to come up with new terminology that clearly identifies each period differently.

When Can I Change My Medicare Advantage Plan?

So, let's straighten this out by telling you exactly what choices you have for changing your Medicare Advantage plan if you are enrolled in one.



Annual Election Period

The most common time of year to change your Medicare Advantage plan is during the fall Annual Election Period in the fall. This period is specifically designated for changes to Medicare Advantage and Part D drug plans. That's because your current plan always has benefit changes for the upcoming year. If you get your Annual Notice of Change letter in September and you don't like the upcoming changes you can use the Annual Election Period to switch.

Your changes during this period will take effect on January 1st.

Special Election Periods

There is also a Special Election Period for people who are new to a Medicare Advantage plan. If you try a Medicare Advantage plan for the very first time, and you wish that you hadn't left Original Medicare, you, you have 12 months to change back. You can only use this Special Election Period once in your lifetime. If you enroll in another Medicare Advantage plan again in the future, you will be subject to the lock-in period like everyone else.

If you joined the Medicare Advantage plan right out of the gate at age 65, or if this was your first time ever in any Medicare Advantage plan, you will also be given a guaranteed issue window to join a Medicare supplement without health questions.

Special Enrollment Periods also exist for many other special circumstances. For example, if you move out of state, you will have a Special Enrollment period to choose a plan in your new state.

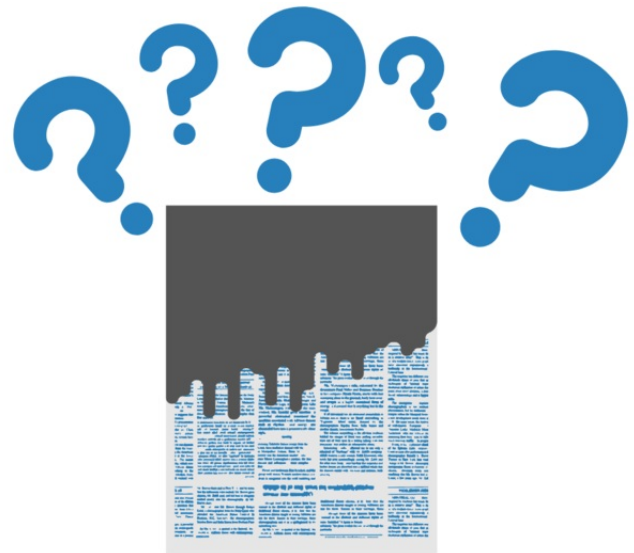
Medicare Open Enrollment Period

Now we also have the return of the Medicare OEP. You can change from one Medicare Advantage plan to another Medicare Advantage plan. You can also leave a Medicare Advantage plan and return to Original Medicare (and a Part D drug plan). Be careful though. This period does NOT guarantee you a free pass into a Medicare supplement to go alongside your Original Medicare.

If you wish to enroll into a Medicare supplement, you will have to apply for it and answer health questions in most circumstances. The Medigap company will underwrite you to determine your health risk. They can turn you down for the coverage based on your health history, and then you would have only Original Medicare.

(The ONLY time that you would get a free pass back into a Medicare supplement is if you were using the one-time Special Election period during your first 12 months ever on any Medicare Advantage plan, as described in the Special Election Period above.) Learn more about switching from Medicare Advantage back to Medigap here.

This OEP period occurs once per year.



Clear as Mud?

There's no question that Medicare enrollment periods are one of the most confusing things about Medicare. Fortunately, you never have to go it alone.

Boomer Benefits offers first class service, free of charge, to help you identify plans that fit your needs. We'll help you consider all the things you should consider when joining any kind of plan.

We're also [there for you](#) on the back end to help you straighten out unpaid claims, drug exceptions, questions, concerns, and problems.

If you would like to get someone on your side with Medicare, give us a call today.