

Special circumstances (Special Enrollment Periods)

You can make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen in your life, like if you move or you lose other insurance coverage. These chances to make changes are called Special Enrollment Periods (SEPs). Rules about when you can make changes and the type of changes you can make are different for each SEP.

Note

If you believe you made the wrong plan choice because of inaccurate or misleading information, including using Plan Finder, call 1-800-MEDICARE and explain your situation. Call center representatives can help you throughout the year with options for making changes.

You change where you live

[I moved to a new address that isn't in my plan's service area.](#)

What can I do?

Switch to a new Medicare Advantage Plan or Medicare Prescription Drug Plan.

Note

If you're in a Medicare Advantage (MA) Plan and you move outside your plan's service area, you can also choose to return to Original Medicare. If you don't enroll in a new MA Plan during the time explained below, you'll be enrolled in Original Medicare when you're disenrolled from your old Medicare Advantage Plan.

When?

If you tell your plan before you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move.

If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.

[I moved to a new address that's still in my plan's service area, but I have new plan options in my new location.](#)

What can I do?

Switch to a new Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

If you tell your plan before you move, your chance to switch plans begins the month before the month you move and continues for 2 full months after you move.

If you tell your plan after you move, your chance to switch plans begins the month you tell your plan, plus 2 more full months.

[I moved back to the U.S after living outside the country.](#)

What can I do?

Join a Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after the month you move back to the U.S.

[I just moved into, currently live in, or just moved out of an institution \(like a skilled nursing facility or long-term care hospital\).](#)

What can I do?

- Join a Medicare Advantage Plan or Medicare Prescription Drug Plan.

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- Switch from your current plan to another Medicare Advantage Plan or Medicare Prescription Drug Plan.
- Drop your Medicare Advantage Plan and return to [Original Medicare](#) .
- Drop your Medicare prescription drug coverage.

When? Your chance to join, switch, or drop coverage lasts as long as you live in the institution and for 2 full months after the month you leave the institution.

[I'm released from jail.](#)

What can I do?

Join a Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after the month you're released from jail.

You lose your current coverage

[I'm no longer eligible for Medicaid.](#)

What can I do?

- Join a Medicare Advantage Plan or Medicare Prescription Drug Plan.
- Switch from your current plan to another Medicare Advantage Plan or Medicare Prescription Drug Plan.
- Drop your Medicare Advantage Plan and return to Original Medicare .
- Drop your Medicare prescription drug coverage.

When?

Your chance to change lasts for 3 full months from either the date you're no longer eligible or notified, whichever is later.

[I left coverage from my employer or union \(including COBRA coverage\).](#)

What can I do?

Join a Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after the month your coverage ends.

[I involuntarily lose other drug coverage that's not as good as Medicare drug coverage \(creditable coverage\), or my other coverage changes and is no longer credible.](#)

What can I do?

Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.

When?

Your chance to join lasts 2 full months after the month you lose your creditable coverage or you're notified that your current coverage is no longer creditable, whichever is later.

[I had drug coverage through a Medicare Cost Plan and I left the plan.](#)

What can I do?

Join a Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after you drop your Medicare Cost Plan.

[I dropped my coverage in a Program of All-inclusive Care for the Elderly \(PACE\) plan.](#)

What can I do?

Join a Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after the month you drop your [Program of All-inclusive Care for the Elderly \(PACE\)](#) plan.

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You have a chance to get other coverage

I have a chance to enroll in other coverage offered by my employer or union.

What can I do?

Drop your current Medicare Advantage Plan or Medicare Prescription Drug Plan to enroll in the private plan offered by your employer or union.

When?

Whenever your employer or union allows you to make changes in your plan.

I have or am enrolling in other drug coverage as good as Medicare prescription drug coverage (like TRICARE or VA coverage).

What can I do?

Drop your current Medicare Advantage Plan with drug coverage or your Medicare Prescription Drug Plan.

When? Anytime.

I enrolled in a Program of All-inclusive Care for the Elderly (PACE) plan.

What can I do?

Drop your current Medicare Advantage Plan or Medicare Prescription Drug Plan.

When? Anytime.

Your plan changes its contract with Medicare

Medicare takes an official action (called a "sanction") because of a problem with the plan that affects me.

What can I do?

Switch from your Medicare Advantage Plan or Medicare Prescription Drug Plan to another plan.

When?

Your chance to switch is determined by Medicare on a case-by-case basis.

Medicare ends (terminates) my plan's contract.

What can I do?

Switch from your Medicare Advantage Plan or Medicare Prescription Drug Plan to another plan.

When?

Your chance to switch starts 2 months before and ends 1 full month after the contract ends.

My Medicare Advantage Plan, Medicare Prescription Drug Plan, or Medicare Cost Plan's contract with Medicare isn't renewed.

What can I do?

Join another Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

December 8—the last day in February.

Other special situations

I'm eligible for both Medicare and Medicaid.

What can I do?

Join, switch, or drop your Medicare Advantage Plan or Medicare prescription drug coverage.

When?

One time during each of these periods:

- January–March

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- April–June
- July–September

If you make a change, it will take effect on the first day of the following month. You'll have to wait for the next period to make another change. You can't use this Special Enrollment Period from October–December. However, all people with Medicare can make changes to their coverage from October 15–December 7, and the changes will take effect on January 1.

[I qualify for Extra Help paying for Medicare prescription drug coverage.](#)

What can I do?

Join, switch, or drop Medicare prescription drug coverage.

When?

Most people with Medicare can only make changes to their drug coverage at certain times of the year. If you have Medicaid or receive Extra Help, you may be able to make changes to your coverage one time during each of these periods:

- January – March
- April – June
- July – September

If you make a change, it will begin the first day of the following month. You'll have to wait for the next period to make another change. You can't use this Special Enrollment Period October – December. However, all people with Medicare can make changes to their coverage October 15 – December 7. The changes will begin on January 1.

[I'm enrolled in a State Pharmaceutical Assistance Program \(SPAP\) or lose SPAP eligibility.](#)

What can I do?

Join either a Medicare drug plan or a Medicare Advantage Plan with prescription drug coverage.

When?

Once during the calendar year.

[I dropped a Medigap policy the first time I joined a Medicare Advantage Plan.](#)

What can I do?

Drop your Medicare Advantage Plan and enroll in [Original Medicare](#). You'll have special rights to buy a [Medigap policy](#).

When?

Your chance to drop your Medicare Advantage Plan lasts for 12 months after you join the Medicare Advantage Plan for the first time.

[I have a severe or disabling condition, and there's a Medicare Chronic Care Special Needs Plan \(SNP\) available that serves people with my condition.](#)

What can I do?

Join a Medicare Chronic Care Special Needs Plan (SNP).

When?

You can join anytime, but once you join, your chance to make changes using this SEP ends.

[I'm enrolled in a Special Needs Plan \(SNP\) and no longer have a condition that qualifies as a special need that the plan serves.](#)

What can I do?

Switch from a Special Needs Plan (SNP) to a Medicare Advantage Plan or Medicare Prescription Drug Plan.

When?

You can choose a new plan starting from the time you lose your special needs status, up to 3 months after your SNP's grace period ends.

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I joined a plan, or chose not to join a plan, due to an error by a federal employee.

What can I do?

- Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.
- Switch from your current plan to another Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.
- Drop your Medicare Advantage Plan with drug coverage and return to [Original Medicare](#).
- Drop your Medicare prescription drug coverage.

When?

Your chance to change coverage lasts for 2 full months after the month you get a notice of the error from Medicare.

I wasn't properly told that my other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage).

What can I do?

Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare or your plan.

I wasn't properly told that I was losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).

What can I do?

Join a Medicare Advantage Plan with drug coverage or a Medicare Prescription Drug Plan.

When?

Your chance to join lasts for 2 full months after the month you get a notice of the error from Medicare or your plan.