

Medicare Advantage Open Enrollment Period: What Can a Beneficiary Do?

By Charles Clarkson, Esq.
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The Medicare Advantage Open Enrollment Period is a specific time each year when individuals enrolled in a Medicare Advantage (Part C) plan have the opportunity to make limited changes to their health coverage. This enrollment window runs from **January 1 through March 31** of each year and is distinct from the Medicare Annual Enrollment Period that occurs in the fall from October 15 through December 7. Understanding the purpose, rules, and options available during the Medicare Advantage Open Enrollment Period is essential for beneficiaries seeking to ensure their healthcare coverage best meets their needs.

Medicare Advantage plans are an alternative to Original Medicare (Parts A and B) and are offered by private insurance companies approved by Medicare. These plans often include additional benefits such as prescription drug coverage, vision, dental, and/or hearing services; wellness programs; and other benefits, depending on the plan. Because Medicare Advantage plans vary widely in cost, provider networks, coverage rules, and benefits, beneficiaries may realize after the start of the year that their current Medicare Advantage plan is not the best fit. The Medicare Advantage Open Enrollment Period was designed to address this issue by allowing beneficiaries to make a one-time adjustment early in the year.

During the Medicare Advantage Open Enrollment Period, individuals who are already enrolled in a Medicare Advantage plan on January 1 can make one of several changes. They may switch from one Medicare Advantage plan to another, either with or without prescription drug coverage. Alternatively, beneficiaries can choose to disenroll from their current Medicare Advantage plan and return to Original Medicare. If they return to Original Medicare, they also have the option to enroll in a standalone Medicare Part D prescription drug plan. However, it is important to note that individuals can make **only one change** during this period, and the new coverage typically takes effect on the first day of the following month.



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There are also important limitations to the Medicare Advantage Open Enrollment Period. This enrollment window is **not** available to people who are enrolled in Original Medicare only. Beneficiaries who missed the Annual Open Enrollment Period in the fall cannot use this open enrollment period to newly enroll in a Medicare Advantage plan if they were not already enrolled in one. Additionally, changes to Medicare Supplement Insurance (Medigap) policies are not guaranteed during this time, and insurers may use medical underwriting when determining eligibility, depending on state rules. So, before a beneficiary drops a Medicare Advantage plan to enroll in Original Medicare, the beneficiary should make sure they can purchase a supplement plan. I would advise Medicare Advantage beneficiaries not to drop a Medicare Advantage plan to go back to Original Medicare until they are assured they can pick up a Medigap policy. Having only Parts A and B of Medicare is not sufficient.

Medicare Advantage Plan Open Enrollment plays a vital role in ensuring that beneficiaries have access to coverage that aligns with their healthcare needs. By offering a second chance to make adjustments early in the year, this enrollment period provides flexibility and protection for Medicare Advantage beneficiaries. Staying informed and proactive during this time can lead to better healthcare access, lower costs, and greater peace of mind throughout the year.

Several factors may prompt someone to use the Medicare Advantage Open Enrollment Period. For example, a beneficiary may discover that their plan's provider network is too restrictive, that one of their providers is not in the plan's network, or that certain specialists are not covered. Others may find that prescription drug costs are higher than expected or that prior authorization requirements create delays in care. Changes in health status, such as the development of a chronic condition, may also influence the need for a different plan with better coverage or lower out-of-pocket limits.

Beneficiaries considering changes during this period should take time to compare available plans in their area. Reviewing plan documents such as the Summary of Benefits and Evidence of Coverage can help clarify costs, coverage rules, and benefit limitations. Using Medicare's official plan comparison tool (the Medicare Plan Finder) can also provide valuable guidance. The Medicare Plan Finder can be found at Medicare.gov. Scroll down to Find health and drug plans, Find Plans Now. If a beneficiary needs assistance, their state SHIP (State Health Insurance Assistance Program) can be very helpful at no cost to the beneficiary. In New Jersey, the SHIP program can be reached at 1-800-792-8820.

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ASK CHARLES

**A frequent question that I get during my fraud presentation is:
How do I stop annoying telephone calls or scams?**

If you are receiving annoying telephone calls, start by registering your number on the Do Not Call registry. This first step may not prove too helpful, but it cannot hurt. Next, enable built-in call-blocking and spam-filtering features on your phone. Avoid answering calls from unknown numbers and never share personal or financial information over the phone, especially if the caller creates a sense of urgency or threats. Remember, many calls are computer generated, so do not pick up calls if you do not recognize the number. Use reputable call-blocking apps to automatically filter known scam numbers, and report scam calls to your phone carrier or relevant consumer protection agency so they can help block future attempts. Further, Medicare, the IRS and Social Security do not call people out of the blue. Finally, if you do pick up a call and it seems suspicious, hang up immediately.

A red flag if someone does call you: requesting any kind of monetary payment or the transfer of money or personal information. In today's world, you have to be your own advocate and take steps to protect yourself. If you happen to provide personal information, such as your Medicare ID number, call the Senior Medicare Patrol in your state to learn what steps you can take to prevent Medicare fraud. In New Jersey, call 732-777-1940.



Jewish Family Services of Middlesex County is the designated agency for **New Jersey's Senior Medicare Patrol (SMP)**. This national program educates Medicare and Medicaid beneficiaries about preventing, detecting and reporting health care fraud.

The project Director, our "Medicare Maven", Charles Clarkson, Esq., is the person to contact if you have any questions or you feel that in some way you have not been charged fairly for services.



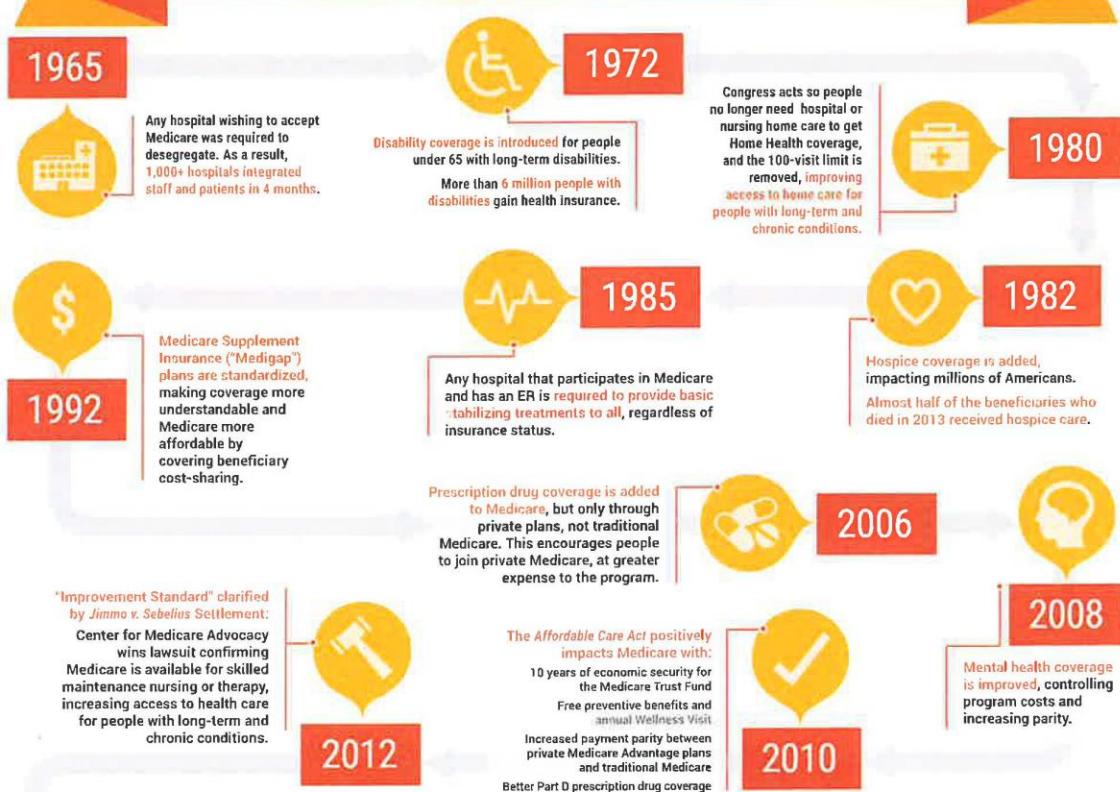
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IMPROVING ACCESS TO HEALTH CARE SINCE

1965



MEDICARE HAS SERVED AMERICA WELL, AND INCREASED HEALTH EQUITY



Today there are more than

54M
people enrolled in Medicare.

MEDICARE IS A SUCCESS. KEEP IT STRONG.

TO KEEP ITS PROMISE FOR CURRENT AND FUTURE GENERATIONS, WE NEED TO:

TODAY

Pay private Medicare Advantage plans the same per-beneficiary rate as traditional Medicare, saving \$132 billion over 10 years.

Require Medicare to obtain the best prices for prescription drugs, including negotiating drug prices, saving \$141 billion over 10 years.

Add a prescription drug benefit to traditional Medicare.

Eliminate the unnecessary second level of the traditional Medicare Appeals process ("Reconsideration"), saving more than \$100 million per year in operating costs.

For other recommendations to strengthen Medicare, see bit.ly/medicaresolutions.

For more information visit MedicareAdvocacy.org or follow us on Twitter @CMAorg and on Facebook at facebook.com/MedicareAdvocacy.org.



Medicare Card Scams

Tips for Protecting Yourself and Your Medicare

In 2018, Medicare updated the Medicare card from containing a person's Social Security number to a random identifier that includes numbers and letters. That was the last time the card was updated and there is no plan to update it again.

What Does the Card Look Like?

- The card from Medicare is a paper card that has a blue banner on the top, a white middle, and a red banner on the bottom. However, you can print your own in black and white.

Examples of Medicare Card Scams

- Someone calls you claiming:
 - You are getting a new, plastic Medicare card.
 - Medicare is switching to a plastic card with chip in it.
 - It's a new year so you need a new card.
 - You need a black and white card.
 - They need your Medicare number to see if you have received your new card yet.
 - They need you to verify your Medicare number so they can confirm you have the correct Medicare card.

What Can You Do to Stop New Medicare Card Scams?

- Do not answer calls from numbers you do not recognize.
- Do not confirm your Medicare number or answer "Yes" to any question.
- Guard your Medicare card and number like a credit card! Don't share your number, laminate it, make copies, or let anyone else make a copy.

How Can Your Senior Medicare Patrol (SMP) Help?

Your local SMP is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** your concerns. SMPs and their trained teams help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

**To locate your local Senior Medicare Patrol (SMP), visit:
www.smpresource.org or call 1-877-808-2468.**

www.smpresource.org

info@smpresource.org

1-877-808-2468

STAY CONNECTED

The Senior Medicare Patrol of New Jersey has a website. You can reach our site at:

<http://seniormedicarepatrolnj.org/>



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#MedicareMaven
@clarkson71304

Serve your community; learn about Medicare by volunteering for the New Jersey Senior Medicare Patrol

SMP of New Jersey is currently recruiting Volunteers to speak to small groups of their peers and help provide Medicare education at community events.

The role of the Volunteer is to share information that can help others PREVENT, DETECT, and REPORT Medicare fraud, waste, and abuse.

Free Training Available

SMP - Empowering Seniors to Prevent Medicare Fraud

Senior Medicare Patrol of New Jersey

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**Senior Medicare Patrol (SMP) New Jersey is a program of:
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Tel. 732-777-1940
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or call our toll-free SMP Helpline at
877-SMP-4359 (877-767-4359)**

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