Medicare Cost Plan Transition: Important Deadlines after the 2019 Annual Open Enrollment Period

December 7 was the deadline for the 2019 Medicare Open Enrollment period. EXCEPT… If your Cost Plan is ending, you have additional opportunities to enroll in a Medicare Advantage plan, a Medicare Supplemental (Medigap) policy or a Medicare Part D prescription drug plan. Here's what you need to know and do.

Important Note: This information applies only to Minnesotans whose Medicare Cost Plans end on Dec. 31, 2018.

Q I didn't sign up for a Medicare Advantage plan or Medigap policy by the Dec. 7 deadline.

A It's okay. You have until midnight on Dec. 31, 2018, to choose a Medicare Advantage plan or Medigap policy that will be effective on Jan. 1, 2019. After that, you can still enroll in a Medigap policy by March 4, 2019, or a Medicare Advantage plan by March 31, 2019 — but it will take effect on the first day of the month after you enroll.

Q I am worried about signing up for a Medigap policy that might deny me coverage or charge me higher premiums because of my health history.

A Don't worry. Through March 4, 2019, you have a "guaranteed issue" right to buy a Medigap policy. That means the insurer can't deny you coverage or charge you more because of your health history.
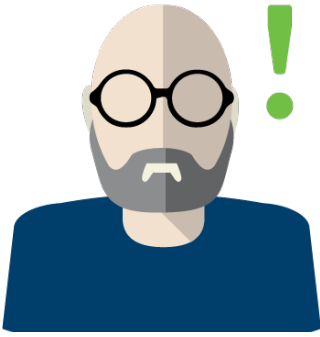
Q I was automatically enrolled in my insurer's Medicare Advantage plan for 2019, but I've decided I want a Medigap policy instead.

A You're in luck. If you want to switch to a Medigap policy, you can do that through March 4, 2019. If your Medicare Advantage Plan included drug coverage, you can sign up for a stand-alone Medicare Part D prescription drug plan until March 31, 2019. The change will take effect on the first day of the month after you enroll.

Q I chose a Medicare Advantage plan for 2019 during open enrollment, but I don't like it.

A Through March 31, 2019, you can switch to a different Medicare Advantage Plan. Or you can return to Original Medicare (Parts A & B) and get a Medigap policy by March 4, 2019. You can also enroll in a stand-alone Part D prescription drug plan by March 31, 2019.

Q I chose a Medigap policy for 2019, but I didn't sign up for a stand-alone Part D prescription drug plan by the Dec. 7 deadline.

A You still have time. You can enroll in a Part D prescription drug plan until February 28, 2019.

Q I chose a Medicare Advantage plan for 2019, but I didn't sign up for a stand-alone Part D prescription drug plan by the Dec. 7 deadline.

A Most Medicare Advantage plans include prescription drug coverage. Call your Medicare Advantage insurer to confirm that your prescriptions drugs will be covered by your plan.

Q I signed up for a stand-alone Part D prescription drug plan by the Dec. 7 deadline, but I want to change it.

A You still have time to switch. You can choose a different Part D plan by February 28, 2019. Or you can switch to a Part D plan with an overall 5-star rating on a one-time basis anytime until Nov. 30, 2019. Ratings are available at Medicare.gov/find-a-plan.

For More Information

Medicare
www.medicare.gov
1-800-MEDICARE (633-4227)

Minnesota Senior LinkAge Line®
For comprehensive, objective information about Medicare options
1-800-333-2433 statewide

Consumer Services Center, Minnesota Commerce Department
For concerns or complaints about an insurance company or insurance agent
consumer.protection@state.mn.us
651-359-1600 or 1-800-657-3602 (Greater MN)

Key Terms

Medicare Advantage Plan
A Medicare health plan offered by a private company that contracts with Medicare. It combines the benefits of Original Medicare (Parts A & B) and, in many cases, prescription drug coverage. It may also provide some additional benefits such as dental or vision coverage.

Medicare Supplemental Policy (Medigap)
A private insurance policy designed to supplement Original Medicare (Parts A & B) by covering out-of-pocket costs such as deductibles, copayments and coinsurance.

Medicare Part D Plan
Prescription drug coverage offered by private insurance companies to Medicare beneficiaries.