

I Missed the Annual Enrollment Period What Do I Do Next? Video Transcript

Milwaukee SHIP Collaborative, Milwaukee County Department on Aging

[“I Missed the Annual Enrollment Period” Informational Video](#)

Slide 1

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CARE

I Missed the
Annual
Enrollment Period
—
What do I do
next.

2021 Medicare Informational Video Series
Sponsored by the Milwaukee SHIP Collaborative.

Hi! Welcome to our chat today reviewing “What to Do if You Missed the Annual Medicare Enrollment Period”. This talk is part of a 2021 Medicare Informational Video Series sponsored by the Milwaukee SHIP Collaborative.

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I am Jill Helgeson, Lead Medigap Counselor with the Wisconsin Board on Aging and Long-Term Care, Medigap Helpline. We are members of the MKE SHIP Collaborative led by Milwaukee County.

The collaborative brings together federal, state, and local agencies to provide you with timely, accurate, and unbiased information about Medicare, the programs, to assist with Medicare costs, Medicare appeals, and Medicare fraud prevention. Our agency assists Medicare eligible residents across Wisconsin to understand Medicare plans and to aid in resolving issues when using Medicare benefits. Today, I am going to talk about Medicare's Annual Enrollment Period.

Slide 2

<p>Annual Enrollment Period (AEP)</p> <p>Special Enrollment Period (SEP)</p>	<p>The Annual Enrollment Period (AEP) runs October 15th thru December 7th each year. This allows a beneficiary to add, drop, or switch a Medicare Advantage or Prescription Drug plan.</p> <p>A Special Enrollment Period (SEP) allows changes to be made outside of the AEP. These are needed to be allowed to switch, drop, or add Medicare Advantage and Medicare Drug Plans. Call to determine what SEP's are available to help you.</p>
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- **Annual Enrollment Period (AEP):** October 15th through December 7th each year.
- **Special Enrollment Period (SEP):** dependent on changes to be made to Medicare Advantage and Drug plans.

Medicare's Annual Enrollment Period (AEP) occurs each year between October 15th and December 7th. This time is provided to all persons with Medicare, to join a plan if you had none, review your current coverage, and to change your plan choice, if you so wish. This is for either Medicare Drug plan (Part D) or Medicare Advantage (Part C)

If you currently are enrolled in a Medicare Drug plan, your insurance card will have "PDP" in their name. If you did not complete review this past Annual Enrollment Period, your coverage may be fine however, you may wish to do the review in the future. There are 31 different drug plans in WI this year. Each plan has its own costs: premium, drug pricing and differing formularies (list of drugs) they cover. Your current plan may work well, however, a review would identify if there may be a better option.

At the beginning of each year, you may have discovered that your drug costs have increased. This may be normal if your Medicare Drug or Advantage plan has a deductible which must be paid before your insurance would pay toward your medications. This year the deductible can be no larger than \$445.00. If you have questions about this deductible, call the phone number on the back of your drug card to verify the costs of your medications.

If you find that your current plan no longer works with your pharmacy or that your plan no longer covers your current medications, you may be able to change plans if you are eligible for a Special Enrollment Period (SEP). One example is Wisconsin has a State Pharmacy Assistance Program (SPAP) called Seniorcare that provides beneficiaries who are over 65 a Special Enrollment Period that would allow a change.

Another S.E.P is if you have any form of extra help from Social Security or from the State of WI, you will have a Special Enrollment Period for each of the first three quarters of the year to allow a change if you are having problems with your current coverage. Contact us for more information regarding SEPs.

Slide 3

Medicare Open Enrollment Period (MAOEP)

Runs January 1st to March 31st

If enrolled in an Advantage plan, this will allow a change into a different Medicare Advantage plan or allow a return to Original Medicare with or without a stand alone drug plan.

- **Medicare Open Enrollment Period (MAOEP):** January 1st to March 31st.

If you have a Medicare Advantage plan, your health card may say HMO, PPO, or PFFS. Medicare provides a Medicare Advantage Open Enrollment Period (MAOEP) to allow beneficiaries enrolled in a Medicare Advantage Plan to either switch to a different Medicare Advantage plan (with or without the PDP included) or to return to Original Medicare and be allowed to enroll into a stand-alone drug plan. This runs from January 1st thru March 30th.

If you are hoping to return to Original Medicare and purchase a Medicare supplement policy, get approval from the Medicare Supplement policy prior to switching as the supplement may not be obligated to approve your purchase. If a review was not able to be completed during the fall annual enrollment period and you find that you have an issue with your current coverage, you may wish to make a change. For help understanding options, you can contact the Medigap HelpLine at 1- 800-242-1060. This number can be found on the back of the Medicare and You book received in the fall each year.

Slide 4

For Assistance:

For those under 60 Years Old call the
Medicare Drug Helpline at
Disability Rights WI

1-800-708-3034

For over 60 years old call the

Medigap Helpline

1-800-242-1060

For help with the costs of Medicare

Call the Aging Resource Center

1-414-289-6874

- **For under-60 years old:** Medicare Drug Helpline at Disability Rights Wisconsin at 1-800-926-4862 [corrected from original slides].
- **For over-60 years old:** Medigap Helpline at 1-800-242-1060.
- **For help with the costs of Medicare:** Aging Resource Center at 1-414-289-6874.

If under 60 years of age and wish to have assistance with your drug program, contact the Medicare Part D program with Disability Rights WI at 1-800-926-4862 [corrected from original video]. For help with drug programs for persons over age 60 or persons of any age with Medicare Advantage Plans, the Medigap Help Line can assist you.

Remember, there are Medicare Savings Programs that can help pay your Medicare premiums, deductibles, and co-payments. These programs can help you keep more money in your pocket. To learn if you are eligible, please call the Aging Resource Center at (414) 289-6874.

Thank you!