

News from SHINE Medicare Counseling Program: March 2024

Question: What if I missed the Medicare Open Enrollment Period in the fall? Can I still make a change to my coverage for 2024?

People who are currently enrolled in a Medicare Advantage plan have until March 31st to make changes to their plan during the Medicare Advantage Open Enrollment Period (MA OEP).

The MA OEP occurs each year from January 1st to March 31st and is available to people who are enrolled in a Medicare Advantage plan. You are allowed to make one change during this period, and it takes effect the first day of the month after you enroll. For example, if you submit an enrollment request in March, your new coverage begins April 1st.

Changes that can be made during this period include switching to:

- a different Medicare Advantage plan (with or without drug coverage)
- Original Medicare and a Part D plan (you can also add a Medigap plan)
- Original Medicare without a Part D plan (you can also add a Medigap plan).

This is an opportunity to make a change if you find your current coverage is not working for you: for example, if your doctors no longer accept your plan.

People who have Extra Help to pay for their Part D prescription coverage are allowed to make a change to their coverage during the 1st, 2nd, or 3rd quarters of the year. If you have Extra Help and you are unsure if you have the best coverage to meet your needs, please make an appointment to speak with a SHINE counselor!

SHINE (Serving the Health Insurance Needs of Everyone) has certified counselors available to assist you with questions about Medicare. Our services are free and unbiased: we are available to discuss all options related to Medicare and additional coverage, and we do not sell any plans. SHINE is federally funded and administered through the State.

To make an appointment, call your local senior center or call the Central Mass Regional SHINE Office at 508-422-9931. Counselors assist clients through in-person appointments, phone, video conferencing (such as Zoom), email, or postal mail. We also offer excellent resources online through our website at www.shinema.org.

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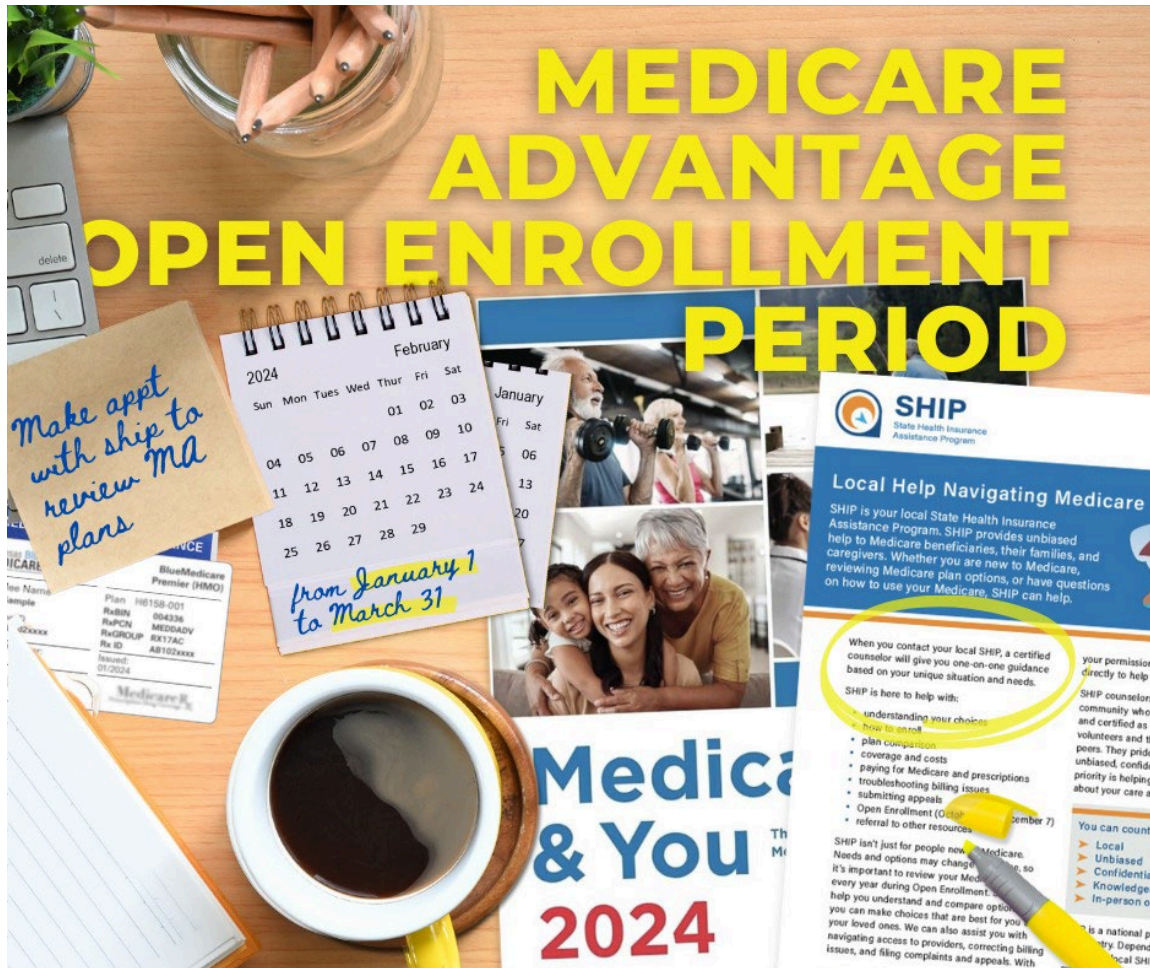
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