

When Can You Join, Switch, or Drop a Medicare Advantage Plan?

You can join, switch, or drop a Medicare Advantage Plan at these times:

- When you first become eligible for Medicare (3 months before you turn age 65 to 3 months after the month you turn age 65).
- If you get Medicare due to a disability, you can join during the 3 months before to 3 months after your 25th month of disability.
- Between November 15–December 31 each year. Your coverage will begin on January 1 of the following year.
- Between January 1–March 31 of each year. However, you can't join or switch to a plan with prescription drug coverage during this time unless you already have Medicare prescription drug coverage (Part D). You also can't drop a plan with prescription drug coverage or join, switch, or drop a Medicare Medical Savings Account Plan during this period.

In most cases, you must stay enrolled for that calendar year starting the date your coverage begins. However, in certain situations, you may be able to join, switch, or drop a Medicare Advantage Plan at other times. Some of these situations include the following:

- If you move out of your plan's [service area](#)
- If you have both Medicare and Medicaid
- If you qualify for “[extra help](#)”
- If you live in an [institution](#)

You can call your State Health Insurance Assistance Program (SHIP) for more information. See pages 111–114 for the telephone number.

What Happens If Your Medicare Advantage Plan Leaves Medicare?

If your plan leaves Medicare, it will send you a letter about your options. Generally, you will automatically return to Original Medicare if you don't choose to join another Medicare Advantage Plan. You will also have the right to buy a Medigap policy. See pages 75–76.

Blue words in the text are defined on pages 115–118.

How Do You Join a Medicare Advantage Plan?

Once you choose a Medicare Advantage Plan, you may be able to join by completing a paper application, calling the plan, or enrolling online. Talk with the plan to find out how you can join. When you join a Medicare Advantage Plan, you will have to provide your Medicare number and the date your Part A and/or Part B coverage started. This information is on your Medicare card.

How Do You Switch Medicare Advantage Plans?

If you are already in a Medicare Advantage Plan and want to switch during one of the times listed on page 59, this is what you need to do:

- To switch to a new Medicare Advantage Plan, simply join the plan you choose during a period listed on page 59. You will be disenrolled automatically from your old plan when your new plan's coverage begins.
- To switch to Original Medicare, contact your current plan or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.



No one should call you or come to your home uninvited to sell Medicare products. See pages 94–97 for more information about how to protect yourself from identity theft and fraud. If you believe a plan has misled you, call 1-800-MEDICARE.