

WHEN ON LIMITED INCOME -

HOW OFTEN CAN YOU CHANGE MEDICARE COVERAGE?

TERMS

- MSP – Medicare Savings Program (QMB, SLMB, QI) - pays Medicare part B premium, may also pay Medicare co-pays and deductibles. Qualification depends on income and assets.
- Extra Help – a program designed to reduce prescription drug costs. MSP recipients automatically qualify for this program.
- Full Medicaid – those receiving Medicaid assistance for medical and other assistance, such as SNAP benefits. Qualification for Full Medicaid depends on income and assets.

YOU CAN CHANGE PLANS:

Quarterly - if enrolled in a Medicare Savings Program, Extra Help or have Full Medicaid, you can:

- Change Medicare Advantage (MA) or Prescription Drug Plans (PDP) - at any time during each of the first 3 quarters. The 4th quarter change is made during the Annual Open Enrollment period of 10/15-12/7.

Monthly - if enrolled in Medicare Savings Program, Extra Help or have dual eligibility for Medicaid and Medicare you can:

- Change PDP plans
- Leave MA for Medicare and enroll in a PDP.

Monthly - if you have both Full Medicaid + Medicare and are 60 years old or older, you can:

- Enroll in a dual-eligible MA plan (D-SNP) that is integrated with Pathways.

Annual Open Enrollment – from October 15 to December 7. You can choose another MA or PDP plan.

Medicare Advantage Enrollment – from January 1 to March 31. You can choose another MA plan or switch back to Original Medicare.