



When You Can Change Plans Outside AEP

Annual Enrollment (Oct 15–Dec 7) is the main time to change Medicare Advantage or Part D. Special Enrollment Periods (SEPs) open extra windows when certain life events happen.

Common Reasons a SEP Opens

- You move out of your plan's service area (or move and plan options change)
- You lose other coverage (employer, Medicaid, COBRA) through no fault of your own
- You gain or lose Medicaid or Extra Help / LIS eligibility
- You enter, leave, or live in a skilled nursing or long-term care facility
- Your plan leaves Medicare, leaves your area, or is no longer offered
- A 5-star plan SEP (once per year, Dec 8–Nov 30) if a 5-star plan is available

Also Remember: MA Open Enrollment (Jan 1–Mar 31)

- If you already have Medicare Advantage, you can switch once to another MA plan
- Or go back to Original Medicare (and add Part D if needed)
- This window is only for people already on Advantage — not the same as AEP

How Long Is a Typical SEP?

- Many move or loss-of-coverage SEPs last about 2 months from the event
- Some start the month before a planned move if you notify your plan early
- Missing the window usually means waiting for the next AEP or another event

IMPORTANT

- Not every problem opens a SEP — wanting a lower premium alone is not enough.
- Medigap has different rules; guaranteed-issue rights are limited and state-specific.
- Always confirm your situation before assuming you can change plans mid-year.

Simple Action Steps

1. Write down the exact date of the move, coverage loss, or other event.
2. Keep letters from your plan, employer, or Medicaid that prove the change.
3. Ask whether a SEP applies before you try to enroll in a new plan.
4. Compare networks and drugs for any new plan — don't switch on premium alone.
5. Call HUGS — we'll help confirm the SEP and map safe options.

HOW HUGS CAN HELP

We help you identify whether a Special Enrollment Period applies, document the event, and choose a plan that fits your doctors and drugs. At HUGS we have no greater joy than to hear that our clients are walking with confidence.