



## Moving to Another State – What Happens to Your Coverage

A permanent move to a new state can change which plans you can keep and which you must replace. Medicare Advantage, Medigap, Part D, and Marketplace plans all have different rules when you cross state lines.

### Medicare Advantage (Part C)

- Most Advantage plans are local — if you leave the service area, you usually must switch plans
- A permanent move out of the plan's area opens a Special Enrollment Period to pick a new plan
- Contact your plan and us before you move so coverage doesn't stop without a replacement in place

### Medicare Supplement (Medigap)

- Medigap policies are generally portable — you can keep the same plan letter when you move
- Premiums and company options vary by state; you may want to compare rates in the new state
- Guaranteed-issue rights in the new state depend on the situation — ask before you assume you can switch freely

### Part D and Marketplace (ACA) Plans

- Part D plans are regional — a move can open an SEP to enroll in a plan that serves your new address
- Marketplace plans are state-based — you typically must enroll in a plan in your new state
- Moving is a qualifying event; use the SEP so you don't face a gap or wrong tax-credit calculations

### IMPORTANT – Plan Ahead Before the Move

- Update your address with Social Security, Medicare, and your current plan as soon as the move is firm.
- Leaving a plan's service area without a new plan can leave you with only Original Medicare (and no drug coverage).
- Medigap is the most portable; Advantage and Marketplace usually require a change when you leave the area.

### Simple Action Steps

1. Confirm your new permanent address and move date.
2. Ask your current Advantage, Part D, or Marketplace plan what happens when you leave their area.
3. If you have Medigap, ask whether you'll keep the same policy and what the new-state rates look like.
4. Use any Special Enrollment Period to enroll in coverage that works at the new address.
5. Call HUGS before you move — we'll map Medicare vs Marketplace options for the new state.

### HOW HUGS CAN HELP

We review what travels with you (often Medigap) and what must be replaced (often Advantage, Part D, or Marketplace), then help you enroll in the right coverage at the new address. At HUGS we have no greater joy than to hear that our clients are walking with confidence.