

Options After 2022 Fall Annual Enrollment Ends

If you did not act by December 7, 2022, you may still have options:

Currently on Original Medicare:

- If you have a stand-alone Prescription Drug Plan (PDP) and did not change it by Dec. 7, it is too late to change your plan for 2023. Your only option to change coverage is to use the 5-star special enrollment period option to change to one of the Kaiser Medicare Advantage plans, or if you qualify, to enroll in one of the Special Needs Plans for people with chronic conditions. Call HICAP for more information about that. Otherwise, see our handout on [How to Save Money on Prescription Drugs](#) for help lowering your prescription costs.
- If you currently have a Medigap supplement plan and want to change to a different one, you must wait for your birthday month to do so without health screening.

Currently have a Medicare Advantage Plan:

You have the right to change your coverage during the Medicare Advantage Open Enrollment period between Jan. 1 and March 31, 2023.

- You can disenroll from your Advantage plan and choose Original Medicare with a drug plan and possibly a supplement*, **OR**
- You can change to any other Medicare Advantage plan.
 - Even if you changed plans during 2022 annual enrollment, you can change again during the first quarter of 2023, or choose Original Medicare with a drug plan. *You have just one opportunity during this first quarter period to make a change.*

The simplest way to change plans is to enroll in a new plan. Return to Original Medicare by enrolling in a stand-alone drug plan. Change Medicare Advantage plans by enrolling in the new plan. In both cases you will automatically be disenrolled from your old plan.

If you act during January, your new coverage will be effective Feb. 1, 2023. If you act during February, your new coverage will be effective March 1, 2023, and if you act during March, your new plan will be effective April 1, 2023. *Note: If you disenroll from a Medicare Advantage plan and do not enroll in a prescription drug plan, you may be subject to a [Part D late enrollment penalty](#) should you want Part D again later.*

If you don't make a change by March 31, 2023, you will remain in your current Medicare Advantage plan for the rest of the year. The only further option to change would be to one of the Kaiser Senior Advantage plans under the 5 star Special Enrollment Period or to one of the Chronic Special Needs Plans if you are eligible.

***You also may have the option to supplement your coverage with a Medigap plan if you switch from Medicare Advantage and choose Original Medicare.**

- You can apply for a Medigap Supplement Plan from any company. You may or may not be guaranteed a plan depending on your situation
- Nearly all county Medicare Advantage plans have had cost increases in 2023 which triggered the right to get a Guaranteed Issue Medigap plan, subject to limitations. The timing of these rights and the options available depend on which Medicare Advantage Plan you had. See the HICAP document “**2022-2023 Medigap Guaranteed Issue Rights**” for specifics on what options are available for the plan you were in. Note that with some plans you must have disenrolled before the end of Annual Enrollment, December 7, 2022. This document is posted on our website, CCHICAP.org, or you can request it by calling our office.

*Once covered by a Medigap plan, you can change to a different company without medical screening at your birthday month. Also note, Medigap plans do not cover prescriptions. You will need a separate Prescription Drug Plan.

How can I learn more and get help from HICAP?

If you need help you can call **(925) 655-1393** or email us at: ehsdhicap@ehsd.cccounty.us. You can get counseling by telephone, email or Zoom, or you can make an in-person appointment.

HICAP, Contra Costa County

925.655-1393, or 800.510.2020, or 800 434-0222

Or visit www.cchicap.org

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