

Options After 2024 Fall Annual Enrollment Ends

If you did not act by December 7, 2024, you may still have options:

Currently on Original Medicare: If you have a stand-alone Prescription Drug Plan (PDP) that is continuing for 2025 and did not change it by Dec. 7, it is too late to change your plan for 2025 unless you have Medi-Cal or Extra Help. Your only option to change coverage is to enroll in one of the Special Needs Medicare Advantage Plans for people with chronic conditions if you qualify. 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 generally must wait for your birthday month to do so without health screening

Had a Plan in 2024 that is leaving Contra Costa County in 2025:

- If you have Original Medicare with a Clear Springs or Mutual of Omaha PDP in 2024 and have not yet enrolled in a new drug plan, you have until Feb. 28, 2025, to do so.
- If you have the AARP UHC PPO, the UHC for Duals plan, or either of the Humana Medicare Advantage plans in 2024, you have until Feb. 28, 2025, to enroll in a new Advantage Plan or revert to Original Medicare and enroll in any PDP. You also have until May 2, 2025, to get a Medigap from any company 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, 2025.

- 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 2024 annual enrollment, you can change again during the first quarter of 2025, 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, 2025. If you act during February, your new coverage will be effective March 1, 2025, and if you act during March, your new plan will be effective April 1, 2025. *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 and you will have to wait until fall 2025 to enroll in coverage for 2026.

If you don't make a change by March 31, 2025, 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 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.
- All Contra Costa County Medicare Advantage plans available in 2025 except for Kaiser Senior Advantage Basic have had cost increases 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 [Switch to a Medigap](#) 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, 2024. For others, you still have the opportunity to disenroll in January or February of 2025.

*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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