

Enrollment in Medicare Drug Coverage Quick Guide to SEPs

Continuous (May switch plans at any time)	<ul style="list-style-type: none"> • Full dual-eligibles, Medicare Savings Program enrollees, and all other beneficiaries receiving LIS • Beneficiaries residing in long-term care facilities
Two Months	<ul style="list-style-type: none"> • Moving out of a long-term care facility • An involuntary loss of creditable coverage
Three Months	<ul style="list-style-type: none"> • Loss of dual-eligible status • Loss of LIS eligibility at the end of the plan year [January 1 to March 31] • Loss of LIS eligibility during the plan year [From the month of notification to two months afterwards] • Loss of SPAP eligibility • Inadequate notification of creditable coverage status • A permanent move from a plan's service area with notification to the plan after the move [Within 6 months of the move, SEP begins month of notification and ends 2 months later] • A permanent move from a plan's service area with NO notification to the plan [If plan is unable to contact the beneficiary, the SEP lasts from the 6th month to the 8th month after the move] • Upon enrollment in Part B during the General Enrollment Period (GEP) [April 1 to June 30 with coverage effective July 1] • Beneficiaries involuntarily disenrolled from an MA-PD due to loss of Part B but still entitled to Part A • Those with enrollment or non-enrollment due to an error by a federal employee • Beneficiaries enrolling in an EGHP plan or disenrolling from an EGHP to enroll in a drug plan • Beneficiaries found either ineligible for a SNP after enrollment or need to join a new chronic care SNP
Four Months	<ul style="list-style-type: none"> • Those who permanently move from a plan's service area and notify the plan in advance of the move. [SEP begins the month prior to the move and ends 2 months after the move]
Twelve Months	<ul style="list-style-type: none"> • Those enrolling in Medicare for the first time who join a Medicare Advantage plan (MA-only and MA-PD) during their IEP for Part B • Beneficiaries who drop a Medigap policy to join an MA plan for the first time
Remainder of Calendar Year (May switch plans one time)	<ul style="list-style-type: none"> • Individuals belonging to a qualified SPAP are eligible to make one enrollment choice at any time
Discretionary	<ul style="list-style-type: none"> • Upon disenrollment from a PDP at any time in order to enroll in an MA SNP • Individuals may disenroll from a plan to enroll in or maintain other creditable drug coverage • Other circumstances give CMS discretion to create a SEP. The SEP length is dependent upon CMS' decision