

PDP Special Enrollment Periods

Your client may be able to join, drop, or switch drug plans for a variety of special circumstances. Here are the triggers to look out for when determining if your client qualifies for a Medicare Part D Special Enrollment Period.



Your Client Has a Change of Living Situation

If your client...	Your client can...	How long does the SEP last?
Moves to a new address that isn't in their plan's service area.	<ul style="list-style-type: none"> Switch to a new MA plan or PDP. If in an MA plan, go back to Original Medicare and enroll in a PDP. 	If they tell their plan before moving, their chance to switch plans begins the month before the month they move and continues for two full months after they move.
Moves to a new address that's still in their plan's service area, but they have new plan options in their new location.		If you tell your plan after they move, their chance to switch plans begins the month they tell their plan, plus two more full months.
Moves back to the U.S. after living outside the country.	<ul style="list-style-type: none"> Join an MA plan or PDP. 	Their chance to join lasts for two full months after the month they move back to the U.S.
Lives in or recently moved out of an institution like a nursing home or rehabilitation hospital.	<ul style="list-style-type: none"> Join an MA plan or PDP. Switch current plan to another MA plan or PDP. Drop MA plan and return to Original Medicare. Drop their PDP. 	Their chance to join, switch, or drop coverage lasts as long as they live in the institution and for two full months after the month they move out of the institution.
Was in jail or incarcerated and has been released	<ul style="list-style-type: none"> Join an MA plan or PDP. 	If they kept paying for their Part A and Part B coverage while they were in jail, they have two full calendar months after being released from jail to join a plan. They have to sign up for Medicare Part A and/or Part B before they can join a plan.



Your Client Loses Their Current Coverage

If your client...	Your client can...	How long does the SEP last?
Is no longer eligible for Medicaid.	<ul style="list-style-type: none"> • Join an MA plan with drug coverage or PDP. • Switch current plan to another MA plan with drug coverage or PDP. • Drop MA plan and return to Original Medicare. • Drop their PDP. 	Their chance to change plans lasts for three full months from either the date they're no longer eligible or the date they're notified they're no longer eligible, whichever is later.
They leave coverage from their employer or union (including COBRA coverage).	<ul style="list-style-type: none"> • Join an MA plan or PDP. 	Their chance to join lasts for two full months after the month their coverage ends.
They involuntarily lose other drug coverage that's as good as Medicare drug coverage (creditable coverage), or their other coverage changes and is no longer creditable.	<ul style="list-style-type: none"> • Join an MA plan with drug coverage or PDP. 	Their chance to join lasts for two full months after the month they lose their creditable coverage, or for two full months after they're notified that their current coverage is no longer creditable, whichever is later.
They have drug coverage through a Medicare Cost Plan, and they leave the plan.	<ul style="list-style-type: none"> • Join a PDP 	Their chance to join lasts for two full months after the month they drop their Medicare Cost Plan.
They drop their coverage in a Program of All-inclusive Care for the Elderly (PACE) Plan.	<ul style="list-style-type: none"> • Join an MA plan or PDP. 	Their chance to join lasts for two full months after the month they drop their PACE plan.
They find out that they won't be eligible for Extra Help next year.	<ul style="list-style-type: none"> • Join an MA plan with drug coverage or PDP. • Switch current plan to another MA plan with drug coverage or PDP. • Drop MA plan and return to Original Medicare. • Drop their PDP. 	Their chance to change plans lasts for three full months from either the date they're no longer eligible or the date they're notified they're no longer eligible, whichever is later.
They're in a State Pharmaceutical Assistance Program (SPAP), and they lose SPAP eligibility.	<ul style="list-style-type: none"> • Join an MA plan with drug coverage or PDP. 	Their chance to switch starts either the month they lose eligibility or the month they're notified of the loss, whichever is earlier. It ends two months after either the month of the loss of eligibility or notification of the loss, whichever is later.



Your Client Has a Chance to Get Other Coverage

If your client...	Your client can...	How long does the SEP last?
Can enroll in other coverage offered by their employer or union.	<ul style="list-style-type: none"> Drop their current MA plan or PDP to enroll in the private plan offered by their employer or union. 	Whenever their employer or union allows them to enroll.
They have or are enrolling in other drug coverage as good as Medicare drug coverage (like TRICARE or VA coverage).	<ul style="list-style-type: none"> Drop their current MA plan with drug coverage or their PDP. They'll be enrolled in Original Medicare after they drop their MA plan with drug coverage. Switch from an MA plan with drug coverage to an MA plan without drug coverage. 	Anytime
They enroll in a Program of All-inclusive Care for the Elderly (PACE) Plan.	<ul style="list-style-type: none"> Drop their current MA plan or PDP. 	Anytime
They live in the service area of one or more MA plans or PDPs with an overall quality rating of 5 stars on Medicare.gov.	<ul style="list-style-type: none"> Join an MA plan, Medicare Cost Plan, or PDP with an overall quality rating of 5 stars. 	One time between December 8 of the year before the plan year and November 30 of the plan year.
They're eligible for both Medicare and Medicaid, or they get Extra Help paying for Medicare drug coverage.	<ul style="list-style-type: none"> Join, switch, or drop an MA plan with drug coverage or join, switch, or drop a PDP. 	<p>If they have Medicaid or get Extra Help, they may be able to make changes to their coverage one time per month.</p> <p>This SEP isn't available if they're identified as a "potential at risk beneficiary" or "at risk beneficiary" under the requirements for Part D drug management programs.</p>
You're in a State Pharmaceutical Assistance Program (SPAP).	<ul style="list-style-type: none"> Join either a Medicare drug plan or an MA plan with drug coverage. 	Once during the calendar year.



Your Client's Plan Changed Its Contract with Medicare

If...	Your client can...	How long does the SEP last?
Medicare takes an official action (called a "sanction") because of a problem with the plan that affects your client.	<ul style="list-style-type: none"> Switch from their MA plan or PDP to another plan. 	In this situation their chance to switch begins when the sanction is imposed and is available until the sanction ends or until they switch to another plan, whichever happens first.
Your client's plan ends (terminates) its contract with Medicare during the contract year.	<ul style="list-style-type: none"> Switch from their MA plan or PDP to another plan. 	<p>Their chance to switch starts two months before and ends one full month after the contract ends.</p> <p>They'll be enrolled in Original Medicare if they don't join another MA plan before their current plan ends.</p>
Your client's MA plan, PDP, or Medicare Cost Plan's contract with Medicare isn't renewed.	<ul style="list-style-type: none"> Switch from their MA plan, PDP, or Medicare Cost Plan to another plan. 	<p>Between December 8 and the last day in February of the following year.</p> <p>They'll be enrolled in Original Medicare if they don't join another MA plan before their current plan ends.</p>



Your Client Encounters Other Special Situations

If this describes your client...	Your client can...	How long does the SEP last?
They're in a plan that's had a star rating of less than 3 stars for the last 3 years.	<ul style="list-style-type: none"> Switch to an MA plan or PDP. 	Anytime they're in the low performing plan.
They're in a plan that the state recently took over because of financial issues.	<ul style="list-style-type: none"> Switch from their MA plan or PDP to another plan. 	The month the state action is effective and lasts until the state action is no longer in effect or until they join another plan, whichever occurs first.
They dropped a Medicare Supplement (Medigap) policy the first time they joined an MA plan and they're still in a "trial period" and eligible for guaranteed issue of a Medicare Supplement policy.	<ul style="list-style-type: none"> Drop their MA plan and enroll in Original Medicare. 	Their chance to drop their MA plan lasts for 12 months after they join the MA plan for the first time.
They have a severe or disabling condition, and there's a Medicare Chronic Care Special Needs Plan (C-SNP) available that serves people with their qualifying condition.	<ul style="list-style-type: none"> Join a C-SNP that serves people with their condition. 	They can join anytime, but once they join, their chance to make changes using this SEP ends.



Your Client Encounters Other Special Situations *continued*

If this describes your client...	Your client can...	How long does the SEP last?
They're enrolled in a Special Needs Plan (SNP) and no longer have a condition that qualifies as a special need that the plan serves.	<ul style="list-style-type: none"> • Join either a PDP or an MA plan. 	Their chance to switch starts the month they lose their special needs status. It ends when they join another plan or three calendar months after the effective date of their involuntary disenrollment from the SNP, whichever is earlier.
They joined a plan, or chose not to join a plan, due to an error by a federal employee.	<ul style="list-style-type: none"> • Join an MA plan with drug coverage or a PDP. • Switch from their current plan to another MA plan with drug coverage or a PDP. • Drop their MA plan with drug coverage and return to Original Medicare. • Drop their PDP. 	Their chance to change coverage lasts for two full months after the month they get a notice of the error from Medicare.
They weren't properly told that their other private drug coverage wasn't as good as Medicare drug coverage (creditable coverage) or that they were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).	<ul style="list-style-type: none"> • Join an MA plan with drug coverage or a PDP. 	Their chance to join lasts for two full months after the month they get a notice of the error from Medicare or their plan.
They can't get premium-free Part A coverage, and they sign up for Medicare Part B during the Part B General Enrollment Period (January 1–March 31).	<ul style="list-style-type: none"> • Join a PDP. • If they have Part A and Part B, join an MA plan with drug coverage. 	Once they submit their Part B application through the first two months of their Part B enrollment. Their Part B enrollment starts the first day of the month after they sign up.
They enroll in Part A and/or Part B using an exceptional condition Special Enrollment Period, and they want to get an MA plan or join a PDP.	<ul style="list-style-type: none"> • Join an MA plan with or without drug coverage (if they have Part A and Part B), or a PDP. 	Once they submit their Part A and/or Part B application through the first two months of their enrollment.

Source: Understanding Medicare Advantage & Medicare Drug Plan Enrollment Periods CMS Fact Sheet