SEPs, After Changes in Where Someone Lives\*

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| If someone… | They can... | At this time... |
| Moves to a new address that isn’t in their plan’s service area.  Moves to a new address that’s still in their plan’s service area, but they have new plan options in the new location. | Switch to a new Medicare Advantage or Medicare Prescription Drug Plan.  **\*Note:** If they are in an MA plan and move outside their plan’s service area, they can also choose to return to Original Medicare. If they don’t enroll in a new MA plan during this SEP, they will be enrolled in Original Medicare when they are disenrolled from their old MA plan. | If they tell their plan before they move, their chance to switch plans begins the month before the month they move and continues for two full months after they move.  If they tell their 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. | Join a Medicare Advantage or Medicare Prescription Drug Plan. | Their chance to join lasts for two full months after the month they move back to the U.S. |
| Just moved into, currently live in, or just moved out of an institution (like a skilled nursing facility or long-term care hospital). | Join an MA plan or PDP.  Switch from their current plan to another MA plan or PDP.  Drop their 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. |
| Is released from jail. | Join an MA plan or PDP. | Their chance to join lasts for two full months after the month they are released from jail. |

SEPs, After Changes That Cause a Loss of Coverage

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| If someone… | They can... | At this time... |
| Is no longer eligible for Medicaid. | Join an MA plan or PDP.  Switch from their current plan to another MA plan or PDP.  Drop their MA plan and return to Original Medicare.  Drop their PDP coverage. | Their chance to change lasts for two full months after the month they find out they are no longer eligible for Medicaid. |
| Finds out that they won’t be eligible for extra help for the following year. | Join an MA Plan or PDP.  Switch from their current plan to another MA Plan or PDP.  Drop their MA Plan and return to Original Medicare.  Drop PDP coverage. | Their chance to change is between January 1 and March 31. |
| Leaves coverage from their employer or union. | Join an MA plan or PDP. | Their chance to join lasts for two full months after the month their coverage ends. |
| Involuntarily loses other drug coverage that’s as good as Medicare drug coverage (creditable coverage), or their other coverage changes, and is no longer creditable. | Join an MA plan with drug coverage or a PDP. | Their chance to join lasts for two full months after the month they lose their creditable coverage or are notified of the loss of creditable coverage, whichever is later. |
| Has drug coverage through a Medicare Cost Plan and they leave the plan. | Join a PDP. | Their chance to join lasts for two full months after the month their Medicare Cost plan is dropped. |
| Drops their coverage in a PACE plan. | Join an MA plan or PDP. | Their chance to join lasts for two full months after the month they drop their PACE plan. |

SEPs, When Someone Has a Chance to Get Other Coverage

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| If someone… | They can... | At this time... |
| Has a chance to enroll in other coverage offered by their employer or union. | 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 make changes in their plan. |
| Has, or is enrolling in other drug coverage which is as good as Medicare prescription drug coverage (like TRICARE or VA coverage). | Drop their current MA plan with drug coverage or their current PDP. | Any time. |
| Enrolls in a PACE plan. | Drop their current MA plan or PDP. | Any time. |
| Lives in the service area of one or more MA plan or PDP with an overall quality rating of five stars. | Join an MA plan, Medicare Cost plan, or PDP with an overall quality rating of five stars. | One time between December 8 and November 30. |

SEPs, After Changes in Someone’s Plan Contract With Medicare

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| When... | Someone can… | At this time... |
| Medicare takes an official action (called a “sanction”) because of a problem with the plan that affects them. | Switch from their MA plan or PDP to another plan. | Their chance to switch is determined by Medicare on a case-by-case basis. |
| Their plan’s contract ends (terminates) during the contract year. | Switch from their MA plan or PDP to another plan. | Their chance to switch starts two months before and ends one full month after the contract ends. |
| Their MA plan, PDP, or Medicare Cost plan contract with Medicare isn’t renewed for the next contract year. | Switch from their MA plan or PDP to another plan. | Between October 15 and the last day in February. |

SEPs, Due to Other Special Situations

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| If someone… | They can... | At this time... |
| Switches from their MA plan or PDP to another plan. | Switch from their MA plan or PDP to another plan. | Switch from their MA plan or PDP, to another plan. |
| Becomes eligible for both Medicare and Medicaid. | Join, switch or drop an MA plan or PDP coverage. | Any time. |
| Qualifies for Extra Help paying for PDP coverage. | Join, switch, or drop Medicare prescription drug coverage. | Any time. |
| Enrolls in a State Pharmaceutical Assistance Program (SPAP). | Join either a PDP or an MA plan with prescription drug coverage. | Once during the calendar year. |
| Is enrolled in a SPAP and they lose SPAP eligibility. | Join either a PDP or an MA plan with prescription drug coverage. | Their chance to switch starts either the month they lose eligibility, or are 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. |
| Dropped a Medigap insurance policy the first time they joined a MA plan. | Drop their MA plan and enroll in Original Medicare. They will have special rights to buy a Medigap policy. | Their chance to drop their MA plan lasts for 12 months after they join the MA plan for the first time. |
| Is in a severely disabled condition, and there’s a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with their condition. | Join a Medicare Chronic Care SNP that serves people with their condition. | They can join anytime, but once they join, their chance to make changes using this SEP ends. |
| Joined a plan, or chose not to join a plan, due to an error by a federal employee. | Join an MA plan with drug coverage or a Medicare Prescription Drug Plan.  Switch from their current plan to another MA plan with drug coverage or a Medicare Prescription Drug Plan.  Drop their MA plan with drug coverage and return to Original Medicare.  Drop their Medicare prescription drug coverage. | Their chance to change coverage lasts for two full months after the month they get a notice of the error from Medicare. |
| Was not properly told that their other private drug coverage wasn’t as good as Medicare drug coverage (creditable coverage). | Join an MA plan with drug coverage or a Medicare Prescription Drug Plan. | Their chance to join lasts for two full months after the month they get a notice of the error from Medicare. |
| Was not properly told that they were losing private drug coverage that was as good as Medicare drug coverage (creditable coverage). | Join an MA plan with drug coverage or a Medicare Prescription Drug Plan. | Their chance to join lasts for two full months after the month they get a notice of the error from Medicare. |
| Does not have Medicare Part A coverage, and they enrolled in Medicare Part B during the Part B General Enrollment Period (January 1 to March 31). | Sign up for a Medicare Prescription Drug Plan. | Between April 1 and June 30. |