



Part D Special Enrollment Periods

January 2007

In certain situations, people with Medicare may be eligible for a Special Enrollment Period (SEP) to join a plan that provides Medicare prescription drug coverage, or switch to a different plan. A Special Enrollment Period is a period of time when an individual can enroll in or switch plans outside of the annual enrollment period (November 15th—December 31st). The chart below and on the next two pages describes the different situations in which an individual may be eligible for a Special Enrollment Period.

SEP	Who is eligible?
<i>2007-specific SEPs</i>	
Received Annual Notice of Change (ANOC) after November 15, 2006	Individuals in PDPs who got their ANOC after November 15 will have one enrollment opportunity from January 1, 2007, through February 14, 2007. An individual's enrollment will be effective on the first day of the month after the enrollment is made.
LIS re-determination beneficiaries	Individuals who lose their low-income subsidy eligibility for 2007 as a result of the LIS re-determination process. This SEP runs from January through March 2007 and allows for one enrollment election.
All LIS	New SEP to provide all individuals with LIS one additional enrollment opportunity through the end of 2007.
<i>Ongoing SEPs</i>	
Change in residence	Individuals who are no longer eligible to be enrolled in a PDP due to a change in residence or those who have new Part D plan options available to them as a result of a move.
Dual-eligibles	Individuals who receive any type of assistance from the Medicaid program or who lose their Medicaid eligibility. This SEP is ongoing for dual eligibles and provides a one-time election for individuals who lose their dual eligibility.
Contract violations	Individuals in a PDP that violates its contract. This is a one-time SEP for individuals to select a new PDP.



SEP	Who is eligible?
<i>Ongoing SEPs (continued)</i>	
Non-renewals or terminations	Individuals affected by PDP non-renewals or plan terminations.
Involuntary loss of creditable coverage	Individuals who involuntarily lose creditable coverage, including a reduction in the level of coverage so that it is no longer creditable. This is a one-time SEP for individuals to select a new PDP.
Not adequately informed about creditable prescription drug coverage	Individuals who were not adequately informed of the creditable status of drug coverage provided by an entity required to give such notice or who were not adequately informed of a loss of creditable coverage. This one-time SEP is granted on a case-by-case basis and permits one enrollment or disenrollment.
Enroll in or maintain other creditable coverage	Individuals may disenroll from a Part D plan (including PDPs and MA-PDs) to enroll in or maintain other creditable drug coverage (such as TRICARE or VA coverage).
Error by a Federal employee	Individuals whose enrollment or non-enrollment in Part D is erroneous due to an action, inaction or error by a federal employee. This one-time SEP is granted on a case-by-case basis and permits one enrollment or disenrollment.
Employer Group Health Plan	Individuals enrolling in employer group/union-sponsored Part D plans, individuals disenrolling from a Part D plan to take employer/union-sponsored coverage of any kind, or individuals disenrolling from employer/union-sponsored coverage (including COBRA coverage) to enroll in a Part D plan.
CMS sanction	Individuals who want to disenroll from a PDP as a result of a CMS sanction of the Part D sponsor. This SEP is granted on a case-by-case basis.
Cost plan	Enrollees of HMOs or CMPs that are not renewing their cost contracts (if the individual is also enrolled in a Part D benefit through that cost plan).



SEP	Who is eligible?
<i>Ongoing SEPs (continued)</i>	
PACE	Individuals enrolling in PACE. This is a one-time SEP for the individual to disenroll from a PDP.
Institutionalized individuals	Individuals who move into, reside in, or move out of an institution such as a SNF, long-term care hospital, etc.
Medicare entitlement determination is made retroactively	Individuals whose Medicare entitlement determination is made retroactively and who should have been provided the opportunity to enroll in a PDP during their IEP.
Individuals who enroll in Part B during the Part B General Enrollment Period (GEP)	Individuals who are not entitled to premium-free Part A and who enroll in Part B during the General Enrollment Period for Part B (January – March).
New LIS Eligibles	Individuals who are not currently enrolled in a Part D plan and who newly qualify for LIS because they have SSI or applied for LIS at SSA or State.
SPAP	Individuals who belong to a qualified SPAP may make one enrollment choice at any time through the end of each calendar year (i.e. once per year).
Full-benefit dual eligibles with retroactive uncovered months	Full-benefit dual eligibles who voluntarily enroll in a Part D plan in the month(s) before the individual would otherwise have been auto-enrolled.
MA coordinating SEPs	There are a number of SEPs that were established to coordinate with MA election period (e.g., SEP65, OEPI, OEPNEW, etc).
Individuals impacted by Hurricanes Katrina, Wilma, and Rita	Individuals affected by Hurricanes Katrina, Rita and Wilma. This SEP expires at the end of 2006.

Details on ongoing SEPs can be found in section 20.3 of the Part D enrollment guidance at: <http://www.cms.hhs.gov/PrescriptionDrugCovContra/Downloads/CurrentPDPErollmentGuidance.pdf>