

**Enrollment/ Applications Periods for Older Adults/Persons with Disabilities**

<b>Medigap Plans</b>	Ongoing	Guaranteed Issue. Community rated for premiums. Premiums not based on age/health Plans C, F and high deductible F are only available to individuals eligible for Medicare as of 1/1/2020. Individuals collecting Medicare due to disability are limited to Plans A-D.
<b>Renters Rebate</b>	April 1 – Oct 1	Eligibility: For Renters 65 years +; 50 years + for surviving eligible spouse; or 18 years old with 100% permanent disability. 1 year residency, no asset test Hotline for questions: 860-418-6377

**Medicare Enrollment Periods**

Period	Date	Part A	Part B	Part C	Part D	Explanation
<b>Initial Enrollment (IEP)</b>	3 months before age 65, month of 65 <sup>th</sup> birthday & 3 months following. Active back to 65th birthday to a max of 6 months	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	No penalty for delaying enrollment for those eligible for premium free Part A
<b>Open Enrollment</b>	<b>October 15 - December 7</b> Changes effective Jan 1			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Beneficiaries can enroll or change any Medicare benefits
<b>Special Enrollment (SEP) for Medicare Part B</b>	While working & 8 months after large group health employment ends or loss of employer health coverage (whichever comes first).	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	For people still working (or their spouses) who are covered by a large group employer health plan (Medicare ESRD do not have SEP).  SEP is 63 days for Med D.
<b>General Enrollment</b>	<b>Jan 1 – March 31</b> For premium Part A or Part B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>			For those who missed their IEP. Part B is effective July 1. Penalties may apply .
<b>Medicare Advantage Open Enrollment Period</b>	<b>Jan 1, 2021 – March 31, 2021</b>			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Can change from one MA/MA-PD plan to another. Can also return to traditional Medicare & can elect to enroll in a Medicare D plan &/or Medigap policy.
<b>Dual Eligible/Low Income Subsidy SEP</b>	One time change each quarter during the first 9 months of the year			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Active the month following the change. Those potentially at risk of for misuse of drugs may be limited.
<b>Other SEPs</b>	Following significant changes: in/out SNF or hospital, geographic move, loss of Medicaid, MSP or LIS, release from incarceration			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Contact CHOICES Regional Coordinator to explore other potential SEPs.

**2021 Part D Standard Plan Cost Sharing for a Medicare Beneficiary**

Part D Benefit Cost Periods	Costs & Who Pays	Beneficiary Pays	Plan Pays	Total Amount Spent on Drugs on the plan's Formulary
<b>Initial Deductible</b>	Beneficiary-100%	Up to \$445 (plan with a deductible )	<b>\$0</b>	\$445
<b>Initial Coverage Period (ICP)</b>	25% -beneficiary 75% - plan	\$1032.50 (if there is no deductible)	\$3,097.50 (	\$4,130
<b>Coverage Gap: What counts towards meeting Out-of-Pocket Limits (TrOOP)</b>	Shared Beneficiary/Plan/ Manufacturer <b>Manufacturer:</b> 70% on brand drugs	25% generic and brand drugs (+small pharmacy dispensing fee of \$1-\$3)	75% generic 5% brand drugs  <b>(plan payments do not count towards TrOOP )</b>	Cumulative costs between the beneficiary costs plus manufacturer costs up to \$5,183.75 (cumulative costs: \$10,048.39)
<b>Catastrophic Coverage</b>	Beneficiary pays reduced amount Plan pays the difference	Greater of: 5% co-insur <b>OR</b> \$3.70 per generic or \$9.20/brand	<b>Remaining amount after the beneficiary pays</b>	Continues catastrophic coverage through 12/31/21