



## Medicare Part D 2007

### **Problem-Solving Update: Enrollment Options January 2007**

The Open Enrollment Period for 2007 has ended, but it still may not be too late to enroll in a Part D plan, or to change plans.

Many patients did not re-evaluate or change Medicare Part D plans during the Open-Enrollment Period ending on December 31, 2006. As a result, changes in plan formulary or cost-sharing may come as a surprise to patients when they go to the pharmacy in 2007. **For specified periods of time, the opportunity to change plans still exists for many.**

#### **Who can still enroll in a plan?**

New Low-Income Subsidy (LIS) Applicants – those awarded a new LIS in 2007 are allowed to enroll in a Part D plan any time before the end of the year (and without a late enrollment penalty). There is no deadline to apply for the LIS.

#### **Who can still change plans?**

Duals – Patients with Medicare and Medi-Cal, or with Medicare Savings Programs (QMB, SLMB, Q1) may change plans as often as once a month throughout the year. Remember to consider both benchmark plans **and** the five zero premium plans that are available to Duals in 2007 (see *Zero Premium Plan Options for Dual Eligible Patients*).

LIS recipients in 2007 – Everyone with a Low-Income Subsidy in 2007 is allowed one opportunity to change plans during the year.

Those who had a LIS in 2006 and lost it in 2007 – A 3-month Special Enrollment Period (SEP) allows those who lost their LIS in 2007 to make one enrollment choice (change plans, enroll **or** dis-enroll) by March 31, 2007. *Unless a patient decides to opt out of Part D completely, that patient should **not** actively dis-enroll from a Part D plan.*

Members of plans that did not issue ANOCs on time - Some Plans did not meet the November 15, 2006 deadline for sending plan members an Annual Notice of Change (ANOC). A new limited SEP allows members of affected Plans one opportunity to change plans by February 14, 2007. Members of these Plans should have received a letter from their Plan describing the SEP. The letter has a code in the top right-hand corner that members can reference when contacting Plans or 1-800-MEDICARE for assistance. The code is: SEP-AO6. Others – Additional SEPs allow for a new enrollment choice under specified circumstances such as leaving, entering, or residing in a Skilled Nursing Facility, or leaving or entering a Part D region. For more information, call 1-800-MEDICARE.