



OFFICE UPDATE



Unfortunately, Colleen is no longer with us. However, I would love for you all to welcome Gerri Hubbell to our team. She has many years in service industries, including the past 6 years as **Director** of the **Wickliffe Senior Center**. She will be assisting to responses.

Her contact info is:

Gerri@healthinsuranceforseniorsllc.com

216-387-3293 ext. 1

WHEN AND WHY CAN I CHANGE MY PLAN

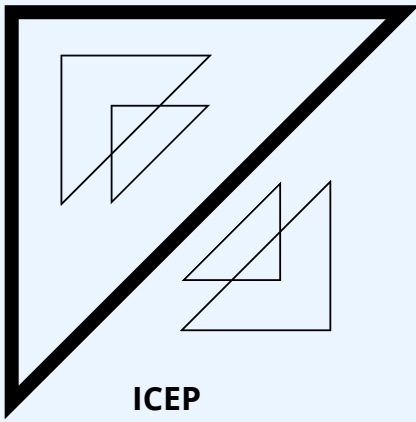


Medicare Enrollment Periods

AEP- Annual Enrollment October 15th - December 7th.

Can change Medicare Advantage and Prescription Drug Plans.

OEP- Open Enrollment January 1st – March 31st for people on Medicare Advantage Only



IEP- Initial Enrollment Period- seven-month period that begins three months before, includes the month of, and continues for three months after the month you first become eligible for Medicare. You can enroll in Original Medicare Parts A and B during the IEP.

ICEP

The ICEP is the period when you can first enroll in a Medicare Advantage plan. The ICEP can overlap with the IEP, but it applies specifically to Medicare Advantage enrollment.

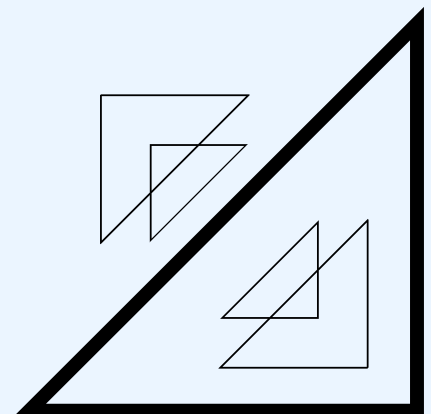
SEP- Dec 8th 2024- January 31st 2025

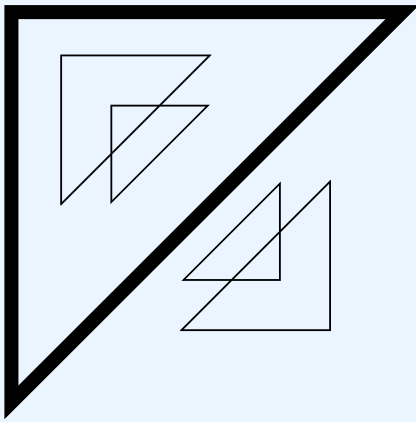
There is currently a Special Enrollment Period for members on Medicare that did not have an opportunity to change the Medicare Advantage or Prescription Drug Plan during AEP due to inclement weather. This is available for only those residing in Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Portage, Summit, Trumbull Counties.

NOT ALL CARRIERS HAVE TO PARTICIPATE.

Other SEP can include- anytime of year

- Leaving an employer plan or COBRA
- Your plan stops serving the area where you live or significantly reduces its provider network
- You move out of your plan's service area
- You have a change in eligibility for a qualified State Pharmaceutical Assistance Program
- You move to a qualified institutional facility, like a nursing home
- You missed changing plans because of a natural disaster
- You have a change in eligibility for a Special Needs Plan
- Your Medicaid eligibility changes.





Marketplace Individual Insurance-

OEP- November 1st – December 15th for a January 1st start date.

December 16th – January 15th for February 1st start date.

SEP- Anytime

1. Involuntary loss of coverage
2. Individual plan renewing outside of the regular open enrollment
3. Becoming a dependent or gaining a dependent?
4. Marriage
5. Divorce (in some state-run exchanges)
6. Becoming a United States citizen or lawfully present resident
7. A permanent move
8. An error or problem with enrollment
9. Employer-sponsored plan becomes unaffordable or stops providing minimum value
10. An income increase that moves you out of the coverage gap
11. Gaining access to a QSEHRA or Individual Coverage HRA
12. An income or circumstance change that makes you newly eligible (or ineligible) for subsidies or CSR
13. Various exceptional circumstances



Health Insurance for Seniors, LLC

MICHELLE WALDRON

Michelle@healthinsuranceforseniors.com

Office number: 216-387-3293

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