

Open Enrollment for 2019 Coverage through Medicare & Covered California

Here's what older adults need to know about this year's Open Enrollment periods for both Medicare and Marketplace coverage through Covered California.

Medicare Open Enrollment

Each fall, Medicare beneficiaries have the opportunity to change their current health and prescription drug coverage. It's particularly important for Part C and Part D enrollees to review their coverage options each year as Medicare Advantage and Prescription Drug plans can change their cost-sharing, provider networks, and drug formularies. This Open Enrollment period is different from the General Enrollment Period for individuals not yet enrolled in Medicare and in addition to any Special Enrollment Periods (SEP) an individual may qualify for.

WHO: Individuals currently enrolled in Medicare Parts A & B (original Medicare), Part C (Medicare Advantage), and Part D (Prescription Drug Coverage) should review their coverage to make sure they choose the most affordable options to meet their needs in 2019.

Note: A new SEP rule applies to individuals who are dually eligible for Medicare and Medicaid (including Medicare Savings Programs) or who qualify for the Part D Low Income Subsidy (a.k.a. "Extra Help"). Beginning in 2019, these individuals can enroll in or change plans only once per quarter. In the first three quarters of the year, the change is effective the month following their elections. Changes made during the fall Open Enrollment period take effect January 1. Dual eligibles who wish to enroll into or disenroll from Cal MediConnect plans and PACE plans will continue to be able to make these changes any time throughout the year.

WHEN: October 15 to December 7, 2018.

WHAT: Beneficiaries can enroll in or change Medicare Advantage and Part D Prescription Drug Plans, or switch from Medicare Advantage to original Medicare. Any changes to coverage take effect **January 1, 2019**.

HOW: Visit Medicare.gov or call 1-800-MEDICARE. The Health Insurance Counseling & Advocacy Program (HICAP) can also provide free in-person assistance by calling 1-800-434-0222.

Covered California Open Enrollment

Older adults who are not eligible for Medicare and do not have other health insurance can use the annual fall Open Enrollment period to enroll in 2019 coverage through Covered California.

WHO:

Consumers who are not eligible for Medicare and do not have other health insurance coverage can enroll in or change coverage. Those who are eligible for Medicare, but must pay a premium for Part A coverage, also have the option to enroll in a Covered California plan but face penalties if they later decide to switch to Medicare.

Note for people who become eligible for Medicare because they have turned 65 or because of disability Medicare eligibility: it is very important that consumers enroll in Medicare as soon as they are eligible to avoid incurring late penalties. Enrolling in coverage through Covered California does not postpone an individual's Medicare initial enrollment period and could expose the individual to late enrollment penalties as well as liability for any tax credits received for Covered California coverage. Note also that there is an opportunity for [equitable relief](#) for people who delayed Medicare enrollment and are facing Part B late enrollment penalties.

WHEN:

This year, the Covered California Open Enrollment period is **October 15, 2018 – January 15, 2019**. Consumers who want their plan to start on January 1, 2019, must sign up by **December 15, 2018**.

Note: the enrollment period in California is longer than the Marketplaces operated by the federal government.

WHAT:

Consumers can enroll in or change health and dental plans available through Covered California. Consumers can also choose to be screened for premium tax credit and cost-sharing reduction eligibility as well as Medi-Cal eligibility.

Note: Applications for Medi-Cal and Covered California financial assistance can be submitted year-round, and any changes in income or household size for current enrollees should be reported as soon as they occur.

HOW:

Visit coveredca.com or call 1-800-300-1506 to apply and to update information. Local, free in-person assistance is also available through coveredca.com/find-help/.