

Question: I am on a Medicare Advantage plan; I hear the open enrollment (October 15 – December 7) is over. Am I stuck in my plan?

Answer: The October and November open enrollment applies to changes to Part A, B, and D. If you are a Medicare Advantage program (known as Part C) you can change until March 31. You also have the option to change back to Medicare Part A and B with a drug plan. To change you can call Medicare at 1-800-243-4636. Should you need information on the different plans available to you please refer to the Medicare website at <https://www.medicare.gov/>. Note, if a Medicare Advantage Plan, Medicare drug plan, or Medigap supplement plan is rated as a 5-star plan by the Division of Insurance, you can take advantage of the Special Enrollment Period to switch from your current Medicare plan to a Medicare plan to a “5-star” quality rating. You can use this Special Enrollment Period only once between December 8 and November 30.