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### **New Year Opportunities to Enroll in Medicare**

People often tell me Medicare is hard to understand. It is unlike other insurance that folks have been used to while employed. Since the inception of Medicare in 1965, it has experienced many changes. Keeping up with those changes year to year is challenging. Occasionally, I run into someone who, for whatever reason, didn't enroll in Medicare during their Initial Enrollment period. The good news is that you can take advantage of a couple of Medicare enrollment periods that started in January. Right now, the General Enrollment Period (GEP) and the Medicare Advantage Open Enrollment Period (OEP) are underway.

#### **Medicare General Enrollment Period**

The Medicare GEP runs from January 1 to March 31 of each year. This period is for people who did not enroll during their Initial Enrollment Period (IEP) when they first turned 65 or the 25th month after receiving disability or do not have a Special Enrollment Period (SEP) after losing active employer insurance through their employment or their spouses. The GEP allows you to enroll in Part A (Hospital) and Part B (Medical). If you enroll during this period, your Medicare will start the month following your enrollment.

Remember, however, that if you have gone for an extended period without health insurance, either with Medicare or active employer insurance, you may have to pay a late enrollment penalty. You'll pay an extra 10% of the Part B premium for each 12-month period, which you could have signed up for Part B but didn't. This penalty will be added to your Part B every month for which you have Medicare. The penalty will not go away. If you go two years without Medicare Part B, the penalty will be 20% of the monthly premium.

#### **Medicare Advantage Open Enrollment Period**

The Medicare Advantage Open Enrollment Period is also January 1-March 31. This enrollment period is open to those already enrolled in a Medicare Advantage Plan. During this time, beneficiaries can switch to another Medicare Advantage Plan with or without drug coverage, drop their Medicare Advantage Plan, and return to Original Medicare. You'll also be able to join a separate Medicare drug plan at this time. Keep in mind that if you drop your Medicare Advantage plan and want to pick up a Medigap policy to cover healthcare costs that Original Medicare doesn't cover, you may have to go through the underwriting process with your insurance company. Depending on your answers to the company's health questions, the insurance company can decide whether or not to provide you with secondary insurance.

The Medicare Advantage Open Enrollment Period does not allow people on Original Medicare to enroll in a Medicare Advantage plan. If you are already enrolled in Original Medicare, you may have to wait for the Annual Enrollment Period in the fall.

It is important to understand Medicare enrollment periods and the options you have with Medicare. The choices can be overwhelming. If you have questions about Medicare or other insurance that works with Medicare, don't hesitate to contact Teresa Hatfield at [thatfield@ksu.edu](mailto:thatfield@ksu.edu) or 785-364-4125.

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