

# - A GUIDE TO - MEDICARE'S ANNUAL ELECTION PERIOD



## WHAT IS IT?

Medicare's annual election period (AEP) is the window of time each year when Medicare enrollees can change, switch, or drop plans as needed.

## WHEN IS IT?

You can make changes from **Oct. 15 – Dec. 7** each year. And any change in coverage begins Jan. 1.



**OCT 15<sup>TH</sup>  
THROUGH  
DEC 7<sup>TH</sup>**

## WHAT CAN I CHANGE?

### DURING AEP, YOU CAN:

- Switch from Medicare Advantage to Original Medicare or vice versa.
- Switch from one Medicare Advantage plan to another.
- Join, drop, or switch a Part D prescription plan.

## WHEN ELSE CAN I MAKE CHANGES?

- Medicare Advantage enrollees can make one change, either to a different plan or back to Original Medicare, from Jan. 1 – March 31.
- If you live in an area with a 5-star plan, you can switch to it any time between Dec. 8 – Nov. 30.
- Any time during the first year you're enrolled in Medicare Advantage, you can switch to an Original Medicare plan.