



SHIIP NEWS RELEASE

Medicare Introduces 5-Star Special Enrollment Period

January 2012

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Medicare uses information from member satisfaction surveys, plans and health care providers to give overall performance star ratings to Part D drug plans, Medicare Advantage and cost plans. Starting in December 8, 2011 plans with a 5-star rating qualify for a special enrollment period.

Kris Gross from the State of Iowa's Senior Health Insurance Information Program (SHIIP) explains, "Most Iowans have to choose the Medicare drug plan or Medicare Advantage plan they want during the open enrollment period October 15-December 7 and must stay with the plan they choose for the next calendar year. If they qualify for a special enrollment period they will be able to change plans at other times during the year."

The new 5-star special enrollment period will allow Iowans on Medicare to change one time during the special enrollment period to a 5-star drug plan, Medicare Advantage plan or cost plan offered in their area. They must meet plan requirements to qualify. This special enrollment period runs period December 8, 2011 – November 30, 2012.

Iowa has nine plans which rated 5-stars, including two drug plans, four Medicare Advantage plans and three cost plans.

You might use the 5-star special enrollment period to enroll in a 5-star drug plan if you missed enrolling in a drug plan earlier, however any late enrollment penalty will still apply. If you start taking new prescriptions and your current drug plan does not cover the new prescriptions you might find that a 5-star plan covers the new drugs. It's important to do a plan comparison using the Medicare website before making any change.

This special enrollment period can also be used to change from your current Medicare Advantage plan to a 5-star Medicare Advantage plan. If you're in original Medicare you can also enroll in a 5-star Medicare Advantage plan using this new enrollment period.

Gross cautions, "It is very important to discuss with Medicare or SHIIP all the consequences of a potential change under the 5-star special enrollment period. There are special considerations for each change."

SHIIP has available a "5-Star Plan Ratings" factsheet which you can request by calling 1-800-351-4664 (TTY 1-800-735-2942) or view on the SHIIP website, www.therightcalliowa.gov (see the "Medicare" section). If you have questions about Medicare enrollment periods you can call SHIIP or e-mail shiip@iid.iowa.gov. SHIIP counselors are also available across the state to meet with you individually to answer your questions. Find the nearest counselor by calling, e-mailing or using the SHIIP website. SHIIP is a free, confidential service of the state of Iowa.