You may have heard about new rules in 2002 that only allow you to change Medicare health plans during certain times of the year.

In June 2002, a law was passed that will delay these rules. Now, you can switch plans at any time for any reason as long as the plan is accepting new members.

What is a Medicare Health plan?

Medicare health plans are different types of health plans for people with Medicare including the Original Medicare Plan, Medicare managed care plans (like HMOs), and Medicare Private Fee-for-Service plans.

When can I join a Medicare health plan?

You can join a plan at any time for any reason if the plan is accepting new members.

Plans must be open to new members between November 15 and December 31.

Most Medicare health plans accept new members at other times during the year. Some Medicare health plans limit their number of members and may not be open all of the time. A plan can tell you if it is signing up new members.

How do I join a Medicare health plan?

To join a plan:

- Find out what plans are available in your area.
- Call or visit the plan you want to join and ask if they are signing up new members. If so, ask for an enrollment form.
- Fill out the form and return it to the plan.

When can I leave a Medicare health plan?

You can leave a Medicare health plan at any time for any reason.

How do I leave a Medicare health plan?

If you want to leave your Medicare managed care or Private Fee-for-Service plan to join a new Medicare health plan other than the Original Medicare Plan, simply enroll in the new plan. The plan must be accepting new members at the time you wish to enroll. You will be disenrolled automatically from your old plan when your new plan coverage begins. You should get a letter from your new plan telling you when your coverage starts.

If you want to leave your Medicare health plan and return to the Original Medicare Plan you can:

- Write or call your plan,
- Call 1-800-MEDICARE (1-800-633-4227), or
- Contact the Social Security Administration.

Tell them you want to leave your Medicare health plan. When you leave a plan, you are automatically returned to the Original Medicare Plan, unless you join another Medicare managed care plan or Private Fee-for-Service plan.