

Enrollment Issues for Weather Related Emergencies and Major Disasters

Questions and Answers for Medicare Beneficiaries

Q. 1. I missed my opportunity to enroll because of the disaster. Can I have more time to choose health or prescription drug coverage?

- A. CMS will establish a special enrollment opportunity for individuals affected by a weather related emergency or major disaster who need to enroll in, disenroll from or switch Medicare health or prescription drug plans and missed other enrollment periods. This opportunity will be available in areas for which the Federal Emergency Management Agency (FEMA) has declared an emergency or a major disaster. It is available as of the start of the incident period and runs for 4 full calendar months. Enrollments are effective the first of the month after the plan receives your enrollment request.

Q. 2. Where can I go if I need additional information about my enrollment options?

- A. You can contact 1-800-MEDICARE (1-800-633-4227) anytime, 24 hours a day, 7 days a week with any questions. TTY users should call 1-877-486-2048. You can submit your enrollment request through 1-800-MEDICARE, your agent/broker, or by contacting the Medicare health or prescription drug plan directly.

Q. 3. Who qualifies for this special enrollment period?

- A. The special opportunity to enroll in, disenroll from or switch Medicare health or prescription drug plans applies to all individuals who:
- Reside, or resided at the start of the incident period, in an area for which the Federal Emergency Management Agency (FEMA) has declared an emergency or a major disaster;
 - Had another enrollment period at the time of the incident period (such as the Fall Open Enrollment Period or other special opportunity); and
 - Did not enroll or make a change during that other enrollment period.

In addition, the SEP is available to those individuals who don't live in the affected areas but rely on help making healthcare decisions from friends or family members who live in the affected areas.

Q. 4. Do I have to show proof that I live in an area affected by the weather event?

- A. No. If the plan asks you for proof that you reside in an affected area (e.g., driver's license, utility bills, etc.) and you have it, you should provide it to the plan. However, if your documents were destroyed or you don't have access to them, you can attest to residing in one of the affected areas, as defined by the Federal Emergency Management Agency (FEMA).

Q. 5. What will happen to my enrollment request that I already submitted to a Medicare plan?

- A. The plan you selected should contact you to let you know that you've been enrolled. If they haven't sent you a letter or called you, call the plan and ask them about your status.

Q.6. I was affected by a disaster and was unable to make a change during the Fall Open Enrollment Period. If I call 1-800-MEDICARE to enroll in a plan or I submit an enrollment request to a plan after the end of the Fall Open Enrollment Period (December 7), when will my coverage start?

- A. If you made your enrollment request after December 7 but no later than December 31 and you are eligible for the plan, your coverage will start January 1. If you haven't received your membership ID card as of your enrollment effective date, contact the plan and ask about how you can access your medical or prescription drug benefits before you receive your ID card.

Remember, you can only use this special opportunity after December 7 to make a choice for the Fall Open Enrollment Period if the incident period started between August 1 and December 7.