

Medicare Advantage Disenrollment Period (MADP)

Questions and Answers

MADP FAQ 12172010 original ALL

What is the Medicare Advantage Disenrollment Period (MADP)?	Medicare Advantage-only (MA-only) and Medicare Advantage Part D (MAPD) members have an annual opportunity to disenroll from any MA-only or MAPD plan and return to Original Medicare (Parts A & B). Members choosing to disenroll from their Medicare Advantage Plan (whether MA-Only or MAPD) qualify for an SEP that also allows them to enroll in a standalone PDP during this time.
What is the time frame for the MADP?	January 1 through February 14
When does the disenrollment take effect?	1st of the month following the receipt of the disenrollment request. A request made in January will be effective February 1, and a request made in February will be effective March 1.
Does the MADP also provide the opportunity to join or switch Medicare Advantage plans?	No.
Does the MADP also provide the opportunity to disenroll or switch standalone PDP Plans?	No.
Do MADP regulations apply to members of employer group plans?	MADP regulations apply to any member of a Medicare Advantage plan whether the plan was sold as an individual plan or through an employer group contract. Many of the 800 series plans are subsidized by the employer so in most cases it would not be beneficial for these members to disenroll from these plans and return to Original Medicare. However, there is nothing that would prohibit them from doing so.
What can a member with a Special Election Period (SEP) do during the MADP?	<p>A consumer or member that qualifies for an SEP can enroll, disenroll, or change his or her current plan selection according to the guidelines for that particular SEP.</p> <p>For instance, consumers qualifying for a low income SEP can enroll in an MA-Only, MAPD, PDP or Med-Supp plans. They can also disenroll into Original Medicare.</p>
What can a Service Area Reduction (SAR) member do/not do during the MADP?	<p>A consumer or member whose plan closed effective January 1, 2011 has until January 31, 2011 to use their plan non-renewal election. A member has one plan non-renewal election. If the member does not select a new plan, she/he will be automatically disenrolled back to Original Medicare.</p> <p>Before February 1, SAR impacted consumers can use their one plan non-renewal election as follows:</p> <ol style="list-style-type: none">1. Enroll into an MA-Only2. Enroll into an MAPD3. Enroll into a PDP4. Enroll into Med-Supp <p>If a SAR impacted member has already used their one plan non-renewal election, and the new plan is now effective, the ordinary MADP rules would apply. GPS will display whether the plan non-renewal election was used.</p>
What can a member that doesn't qualify for an SEP do during the MADP?	<ol style="list-style-type: none">1. Stay with current plan2. Return to Original Medicare3. Return to Original Medicare and enroll in a standalone PDP plan4. Return to Original Medicare and enroll in a Med-Supp plan5. Return to Original Medicare and enroll in a standalone PDP plan and a Med-Supp plan
Why might it not be in the member's best interests to return to Original Medicare during the MADP?	Original Medicare (Parts A and B) typically covers 80% of the medical expenses after a deductible. The Summary of Benefits for the member's current Medicare Advantage plan shows the difference in out-of-pocket expenses for each benefit of that plan compared to Original Medicare. Original Medicare does not provide for Part D prescription drug coverage. In instances where the member is currently enrolled in an MAPD plan, these members would lose drug coverage by returning to Original Medicare - unless they chose to add a standalone PDP plan. If a member chooses to return to Original Medicare and not enroll in a standalone PDP plan, they will be subject to a late enrollment penalty if they go 63 days or more without creditable prescription drug coverage.
What actions will automatically disenroll a member (that does not qualify for an SEP) from their MA-Only plan?	<ol style="list-style-type: none">1. If member belongs to an MA-Only network plan, enrolling in a standalone PDP plan automatically disenrolls them from the MA-Only plan.2. If member belongs to an MA-Only PFFS plan, the member must request disenrollment from the MA-Only PFFS plan. Enrollment in PDP will not automatically disenroll them from the MA-Only PFFS plan.
What actions will automatically disenroll a member (that does not qualify for an SEP) from their MAPD plan?	Enroll in a standalone PDP plan.

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If a consumer has a PFFS MA-Only plan and wants to enroll in a PDP plan during MADP, must the disenrollment from the PFFS plan be received prior to the submission of the PDP application?

The SEP request for enrollment into the PDP can be submitted simultaneously with the disenrollment request from the MA-Only PFFS plan. If the PDP enrollment request is submitted before the MA disenrollment request, it could be rejected because a corresponding MA disenrollment request was not received prior to receipt of the PDP enrollment request.

What is the reason code in iEnroll for an enrollment into PDP during MADP?

Election Period: SEP
SEP Reason: Medicare Annual Disenrollment Period (MADP)

When does the new SEP reason code go live in iEnroll

January 2, 2011

What instructions should be given to a member that chooses to disenroll from their Medicare Advantage plan and return to Original Medicare?

The disenrollment will take effect the 1st of the month following the receipt of the disenrollment request. At that time, the member will return to Original Medicare (Parts A and B). The next time the member will have the option to enroll in a Medicare plan will be during the annual enrollment period (October 15 through December 7 of 2011) unless the member qualifies for a SEP prior to that time.

What options are there for a member who has an SEP but has no other Medicare Advantage plan available to choose in their county?

1. Stay with current plan
2. Return to Original Medicare
3. Return to Original Medicare and enroll in a standalone PDP plan
4. Return to Original Medicare and enroll in a Med-Supp plan
5. Return to Original Medicare and enroll in a standalone PDP plan and a Med-Supp plan

How does a consumer disenroll from a Medicare Advantage Plan?

Advise caller of the ways to request disenrollment:

1. Enroll in another plan--
When CMS approves the new enrollment, the individual will be automatically disenrolled from their previous plan. The exception: in the MADP, if the member's current plan is an MA-Only PFFS plan, then a written request to disenroll must be submitted even if the member enrolls in a PDP plan.
2. Submit a written disenrollment request--
No special form is required, but disenrollment request must be signed and dated.
3. Call 1-800-MEDICARE (800-633-4227)

Where does a member send a written disenrollment request?

Advise member that enrolling in a PDP plan automatically disenrolls them from their current plan during MADP (unless the current plan is an MA-Only PFFS plan, then a written request to disenroll is also required). Submit a written signed disenrollment request letter by mail or fax to:

SecureHorizons and Evercare Members:

PO Box 29650
Hot Springs, AR 71903-9650
Fax: (704) 719-2703

AmeriChoice or Unison Members:

H3920 (PA)
UnitedHealthcare, Medicare Enrollment, 1001 Brinton Road, Pittsburgh, PA 15221

H6952 (MI)

UnitedHealthcare, Enrollment Department, 26957 Northwestern Hwy., Suite 400, Southfield, MI 48033

H0251 (TN), H0321 (AZ), H3164 (NJ), H3387 (NY), H4837 (WI), H5998 (TN-Unison)
UnitedHealthcare, Medicare Enrollment, 1300 River Drive, Ste. 200, Moline, IL 61265

Sierra Members:

P.O. Box 15645
Las Vegas, NV. 89114-5645
Fax: (702) 880-0815

What signature is considered valid for a written disenrollment request?

- a. The signature of the individual
- b. Another individual that has the legal authority to make decisions on the member's behalf. In order to accept the Authorized person's signature, one of the following must be included with the written disenrollment request:
 - > The legal documents (such as POA or guardianship papers), or
 - > Contact information (address/phone number) on the disenrollment request for the person that is attesting to having the legal authority to make decisions on the member's behalf.Please Note: Even if the person signed the original application, one of the two things listed above must be included in order to accept.