

Buyer's remorse? How to swap your Medicare Advantage plan for 2019 after open enrollment

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You picked your Medicare Advantage plan, but you're worried it's not a good fit for your medical needs. Are you stuck with it until next year's open enrollment?



No, thanks to new policy changes this year from the Centers for Medicare & Medicaid Services.

If you chose a Medicare Advantage plan during this year's enrollment period that ended Dec. 7, then you have a three-month trial period next year for your selection. If the plan doesn't meet your needs, you can switch to another through March 31, 2019.

"You basically get to test drive the plan" says Ryan McCostlin, a health care adviser at Bernard Health, a benefits brokerage company.

What's Medicare Advantage?

The trial period applies to Medicare Advantage plans only. If you're enrolled in Medicare Parts A or B – known as original Medicare – you can't make any changes until the new enrollment period later in 2019.

Created in 2003 to offer more options, Medicare Advantage plans are administered by private insurance providers. Similar to an employee-sponsored health plan, the insurer manages your care and pays claims on your behalf. With original Medicare, the government pays for your claims.

There are hundreds of Medicare Advantage plans and the ones available to you depend on your location. Some plans may include benefits that original Medicare doesn't traditionally provide such as dental care, vision insurance and gym memberships, McCostlin says.

This year, the federal government estimates that more than 36 percent of Medicare recipients will enroll in a Medicare Advantage plan for 2019, an all-time high. Four in five Medicare Advantage enrollees who remain in their current plan will have the same or lower premium next year. Almost half of enrollees in their current plan will have no premium.

What changes can you make?

Starting next year, a new open enrollment period for Medicare Advantage plans will run from Jan. 1 through March 31. If you're enrolled in one of these plans, you can make the following changes during this time.

- Switch to another Medicare Advantage plan.
- Drop your Medicare Advantage plan and enroll in original Medicare, Part A or Part B.
- Sign up for the Medicare Part D Prescription Drug Plan, if you enroll in original Medicare, which doesn't provide a prescription plan.

Previously, you could only switch from a Medicare Advantage plan to original Medicare and Part D from Jan. 1 through Feb. 14. You couldn't choose another Medicare Advantage plan.

Why switch up?

Many of the benefits the Medicare Advantage plans offer go beyond what original Medicare provides and can change from year to year. For instance, this year your plan may cover a prescription medicine that you regularly take, but next year it may not be on the list of covered medications, even if it's the same plan.

Typically, you should receive notices of annual changes in the fall during open enrollment, but there's always a chance you missed a key change.

If you selected a new plan, McCostlin recommends a few actions to help you decide whether to stick with it or make a change. Talk with your primary care provider or the office's medical billing department about the specific plan and if you will pay what you're expecting to pay for coverage.

Check with your pharmacy if you have a regular prescription to see how the plan affects that cost. If your health often requires visits to specialists, look into the plan's network of doctors and if it covers any out-of-network providers.

"If you need more comprehensive care, pay attention to what the experience was like, such as the coordination between doctors and plan provider," McCostlin says. "When people feel

frustrated with a health plan, it's when they have to step in and make sure claims are paid appropriately.”