



HELPING HANDS FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

UNDERSTANDING SPECIAL ENROLLMENT PERIODS

Life Changes May Create Opportunities to Make Changes

Certain life events may allow you to enroll in or make changes to your Medicare coverage outside of the Annual Enrollment Period.



Common Situations That May Qualify

Moving

- ✓ Moving to a new service area
- ✓ Returning to the United States
- ✓ Moving into or out of an institution

Losing Coverage

- ✓ Retirement
- ✓ Loss of employer coverage
- ✓ Loss of creditable drug coverage

Financial Assistance Changes

- ✓ Qualifying for Medicaid
- ✓ Qualifying for Extra Help
- ✓ Losing Medicaid or Extra Help

Other Qualifying Events

- ✓ Moving into or out of a nursing facility
- ✓ FEMA or emergency-related circumstances
- ✓ Plan changes or contract terminations

⚠ DON'T GUESS

Special Enrollment Periods are time-sensitive and every situation is unique. Before making changes or assuming you must wait until Open Enrollment, call us first. We are happy to help determine whether you may qualify.



Questions to Consider

- Have I recently moved?
- Did I retire or lose employer coverage?
- Have my Medicaid or Extra Help benefits changed?
- Have I experienced a major life event?
- Am I unsure if I qualify for a Special Enrollment Period?

Need Help Understanding Your Options?

Helping Hands for Senior Plans



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