

# Medicare Advantage Disenrollment Period

You can switch from your Medicare private health plan to Original Medicare during the **Medicare Advantage Disenrollment Period (MADP)**. You can only make this coverage change if you have a Medicare private health plan (also known as a Medicare Advantage plan). The MADP will occur every year starting in 2011, from **January 1 to February 14**.

If you have a Medicare private health plan you will be able to switch to Original Medicare with or without a stand-alone prescription drug plan. Changes made during this period will become effective the first of the following month. For example, if you switched from a Medicare Advantage plan to Original Medicare and a stand-alone prescription drug plan in February, your new coverage would begin March 1.

**Note:** If you disenroll from your Medicare private health plan (Medicare Advantage plan) federal law does not usually give you the right to buy a Medigap plan. The laws in your state might give you more rights. Medigap plans are supplemental policies that help pay for Original Medicare deductibles and coinsurances. You should check with your SHIP (State Health Insurance Assistance Program) to find out if and when you can enroll in a Medigap plan in your state.

## Medicare Advantage Disenrollment Period

### If you have...

### You can switch to...

a Medicare private health plan with or without drug coverage (Medicare Advantage)

Original Medicare **and** a prescription drug plan\*

**or**  
Original Medicare **without** a prescription drug plan

Original Medicare or Original Medicare and a prescription drug plan

You cannot switch your plan during this time

Under certain circumstances, you may be eligible for a **Special Enrollment Period (SEP)** to change your health and or drug plan outside of the usual enrollment or disenrollment periods. If you get an SEP, your new coverage will usually start the first of the month after you sign up for or disenroll from a Medicare private health plan. One example of when you qualify for an SEP: when your Medicare private health plan leaves your area or you move out of your plan's service area, you can switch to another private health plan or to Original Medicare.

Beginning in 2012, you have an SEP to switch into a five-star plan from your current plan. The five-star SEP encourages Medicare Advantage plans to improve their quality ratings. You can enroll into a new Medicare Advantage Plan or stand-alone Part D plan that was given an overall plan performance rating of five stars for the year 2012. You may only use this SEP once per calendar year. You must also be eligible to join the plan (i.e. live in the plan's service area). For more information on this and all Special Enrollment Periods, please see the chart below.

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This information was provided by the Medicare Rights Center (MRC), the largest independent source of health care information and assistance in the United States for people with Medicare. Founded in 1989, MRC is a nonprofit organization that helps older adults and people with disabilities get good, affordable health care. You can learn more about MRC at [www.medicarerights.org](http://www.medicarerights.org).

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