

Liberty Health Advantage (HMO)

WHEN CAN I ENROLL

It's always best to enroll in a Medicare Plan as soon as you become eligible, unless you're receiving medical coverage another way. If you choose to wait, you may be without medical coverage and face higher premiums should you elect coverage later.

Typically, you can only enroll in a Medicare Advantage plan from **October 15 through December 7th**.

From January 1st through February 14th, Medicare Advantage enrollees can disenroll from their current plan and return to FFS or Original Medicare and choose a Prescription Drug Plan. Moving forward, unless you qualify for a Special Enrollment Period, you will not be able to switch to another Medicare Advantage Plan until October 15th.

However, there are exceptions:

- If you will be turning 65, you can select a plan 3 months prior and up to 3 months after the month of your birthday
- If you have recently moved out of your previous plan's coverage area
- If you have recently lost employee group coverage
- If you have both Medicare and Medicaid
- If you qualify for Low Income Subsidy (LIS)

If you're unsure whether you are eligible to join a Medicare Advantage Plan, the best thing to do is give us a call 24/7 at **1-866.542.4269** or **1-800.662.1220 (TTY)**