

Medicare Open Enrollment Period (OEP) FAQs

1. What is the Medicare Open Enrollment Period (OEP)?

The Medicare Open Enrollment Period runs from October 15 to December 7 each year. During this time, individuals who are currently enrolled in Medicare can make changes to their coverage for the upcoming year.

2. What changes can I make during the OEP?

You can:

- Switch from Original Medicare to a Medicare Advantage Plan (or vice versa).
- Change from one Medicare Advantage Plan to another.
- Join, drop, or switch a Medicare Part D prescription drug plan.

3. What if my current Medicare Advantage plan is ending?

If your plan is ending:

- You should have been notified by mail. Be sure to read all communications from your insurer for specific details. You have the option to choose a new plan with a different carrier or to remain with your existing insurer.
- You qualify for a Special Enrollment Period (SEP) that lasts through February.
- To ensure your new plan starts January 1, you must enroll in a new plan by December 31, which means you have additional time outside of the open enrollment period to make this change.

4. What if the name of my plan is changing?

A name change does not necessarily mean your plan is ending. In most cases:

- The plan will continue under the new name.
- You do not need to enroll in a different plan unless you prefer to switch.
- Be sure to read all communications from your insurer for specific details.

5. Where can I get help reviewing or changing my Medicare plan?

Lifelong (607-273-1511) and Tompkins County Office for the Aging (607-274-5482) continue to offer free, unbiased support to help you understand your options and make changes to your Medicare coverage. You can also compare plans and sign up for a new plan through <http://www.medicare.gov>

6. How can I get assistance during the busy enrollment period?

Due to a high volume of calls, emails, and prescheduled appointments at this time to Lifelong and TC Office for the Aging:

- Please be patient—we are working to schedule appointments and will respond as soon as possible. Calls will be returned when counselors are not meeting with clients, which sometimes is later in the day.
- Lifelong is also offering [walk-in Medicare clinics on a first-come, first-served basis during the open enrollment period.](#)

7. What should I bring to a walk-in clinic or appointment?

To make the most of your visit:

- Bring your Medicare card and any other health insurance cards you may have.
- Bring a list of your current medications, including dosages.
- Bring any letters or notices from your current plan or insurer.

8. What happens if I miss the December 7 deadline?

If you miss the deadline:

- You may have limited options to change your plan until the next enrollment period.
- If your plan is ending, you still have until February to choose a new one, but coverage may not start until later in the year.

This information will be updated if additional details or resources become available.

[TC Office for the Aging Website](#)

[Lifelong Website](#)