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Returning to Original Medicare: The Trial Period Special Enrollment

There are Special Enrollment Periods (SEPs) allowing beneficiaries to disenroll from a Medicare Advantage Plan within their first 12 months of being enrolled in that plan. These SEPs return the beneficiary to Original Medicare while providing guarantee issue (GI) protections to purchase a Medigap policy. If dropping a Medicare Advantage prescription drug plan (MA-PD) which includes drug coverage, you will also have a SEP for a stand-alone Part D plan. There are two federal SEPs and one state trial period to give guarantee issue for a Medigap policy.

1. Medicare Advantage Special Enrollment Period Age 65, or “SEP 65”

The SEP 65 allows beneficiaries, *aged 65* who enrolled into a Medicare Advantage plan *for the first time* during their Medicare Initial Enrollment Period, the ability to disenroll from that plan returning to Original Medicare within the first 12 months of coverage. If the advantage plan included prescription coverage, the Part D SEP may be used to enroll into a stand-alone prescription drug plan (PDP). The disenrollment becomes effective the 1st of the month following receipt of the request by the Medicare Advantage plan. Beneficiaries using this SEP 65 receive a guarantee issue right by federal law to purchase any available Medigap policy regardless of the individual’s health status.

2. Medicare Advantage “Trial Period” SEP

The Trial period SEP allows beneficiaries of *any age*, enrolling into a Medicare Advantage plan *for the first time* when dropping a Medigap policy the ability to disenroll from that plan and return to Original Medicare within the first 12 months of that coverage. If disenrolling from a MA-PD, a SEP will allow enrollment into a stand-alone PDP. The disenrollment becomes effective the 1st of the month following receipt of the request by the advantage plan. Beneficiaries using this Trial Period SEP will receive a guarantee issue right to purchase the Medigap policy they had prior if still available or if it is not available, then another Medigap policy may be purchased regardless of the beneficiary’s health status.

3. Wisconsin “State Trial Period” (Guarantee Issue Right)

Wisconsin has another protection for Medicare beneficiaries. If the beneficiary leaves an employer sponsored group health plan to enroll into a Medicare Advantage plan *for the first time*, the beneficiary is given guarantee issue to purchase a Medigap policy if the beneficiary disenrolls from the advantage plan

within the first 12 months of that coverage. This is the “trial period”. However, to disenroll, the beneficiary needs to use federal enrollment periods to switch back to Original Medicare. The federal enrollment periods gives a SEP to enroll into a stand-alone PDP.

For further questions or assistance about your health insurance coverage,
contact the Medigap Helpline at
1-800-242-1060 to speak with a counselor.

Submitted by:
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