

Can I Keep My Medicare Advantage Plan If I Move ?

MOVING is a significant life event, and it raises lots of questions, especially when it comes to healthcare coverage. If you're enrolled in a Medicare Advantage plan, you might wonder whether your coverage will follow you to your new location. By the end of this discussion, you'll have a clearer understanding of how Medicare Advantage works when you move, along with practical steps to ensure you maintain appropriate healthcare coverage.



Understanding Medicare Advantage Service Areas

Medicare Advantage plans aren't one-size-fits-all. They operate within specific service areas which vary depending on the specific plan. These service areas are typically defined by geographical boundaries such as counties or zip codes. When you relocate, the first step is to determine if your new address falls within your current plan's service area.

Moving Within Your Plan's Area

If you're moving within the same area your plan covers, you're usually okay with keeping your plan.

Moving Outside Your Plan's Area

If you're moving outside of this area, you may need to switch to a different Medicare Advantage plan that accommodates your new location.

- ❏ To avoid any surprises, it's recommended that you contact your plan provider **before making any moves**. They'll confirm whether your new address is still covered and help you navigate the options available if not.

Moving Across County Lines

The implications of moving can vary significantly depending on how far you're moving. Checking whether your current Medicare Advantage plan is available in your new area is important. If it's not, don't fret.

Special Enrollment Period (SEP)

You will have a **Special Enrollment Period (SEP)** that begins the **month before you move** and lasts for **two full months after your relocation**.

Choose a New Plan

This allows you to choose a new plan that fits your needs or revert to Original Medicare if that suits your circumstances better.

Research Before You Move

It's wise to start researching available options **before you move** so that you can make an informed choice once you're settled in.



Who Should You Notify About Your Move ?

Good question! When changing residences, here are the key parties you need to contact:

1 Social Security Administration (SSA)

First and foremost, contact the **Social Security Administration (SSA)**. Since they manage your Medicare enrollment, keeping them informed about your new address ensures you receive all pertinent documentation at your new home.

2 Your Medicare Advantage Plan Carrier

Next, contact your Medicare Advantage plan carrier. Inform them of your move, and they'll clarify whether your current coverage applies to your new location. Additionally, they can guide you through alternative options if needed.



Enrolling in a New Plan After Moving

Once you've settled into your new area, it's time to evaluate your Medicare coverage options. As mentioned already, you're entitled to a **Special Enrollment Period** that allows you to switch plans outside the standard enrollment times.

Here are a few steps to guide you as you navigate this process:

1

Do Your Homework

Find out about the plans in your new area. Better yet, consult with your **TRUSTED independent Medicare broker**.

2

Compare

Look at the benefits and out-of-pocket costs associated with each plan, including premiums and out-of-pocket expenses. Give attention to the plan's **Maximum Out-of-Pocket protections**.

3

Enroll

Once you've made an informed decision, complete the required application to enroll in your chosen plan promptly – missing your enrollment window could lead to **gaps in coverage**.

What Happens if My Current Plan Isn't Available?

If you've moved to an area where your current Medicare Advantage plan is not offered, don't panic – you still have options.

Option 1: New Medicare Advantage Plan

Find a new Medicare Advantage plan suitable for your needs in your new location.

Option 2: Original Medicare + Medigap

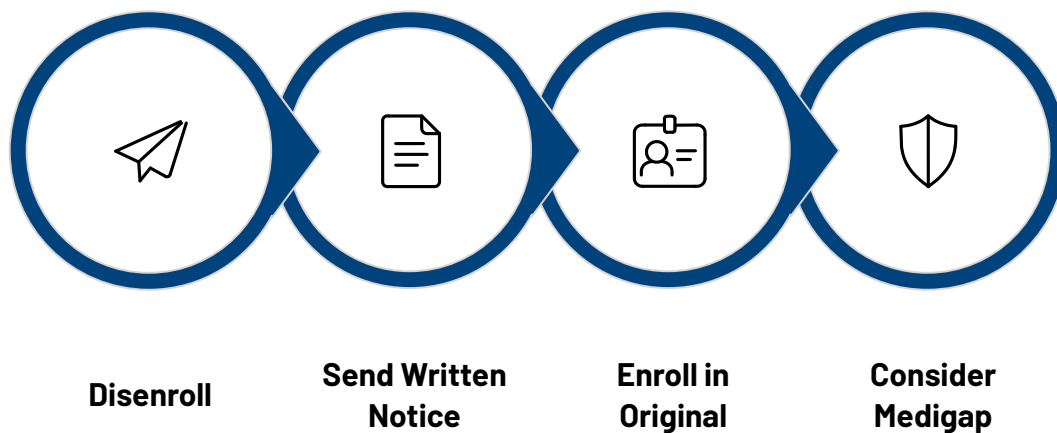
Switch back to Original Medicare. Many people opt for **Original Medicare plus a Medigap Supplement** as it allows broader access to healthcare providers who accept Medicare.

If you switch back to Original Medicare, you'll want to add that Medigap policy because this helps cover costs that Original Medicare doesn't fully pay for, such as **copayments and deductibles**.



Switching Back to Original Medicare

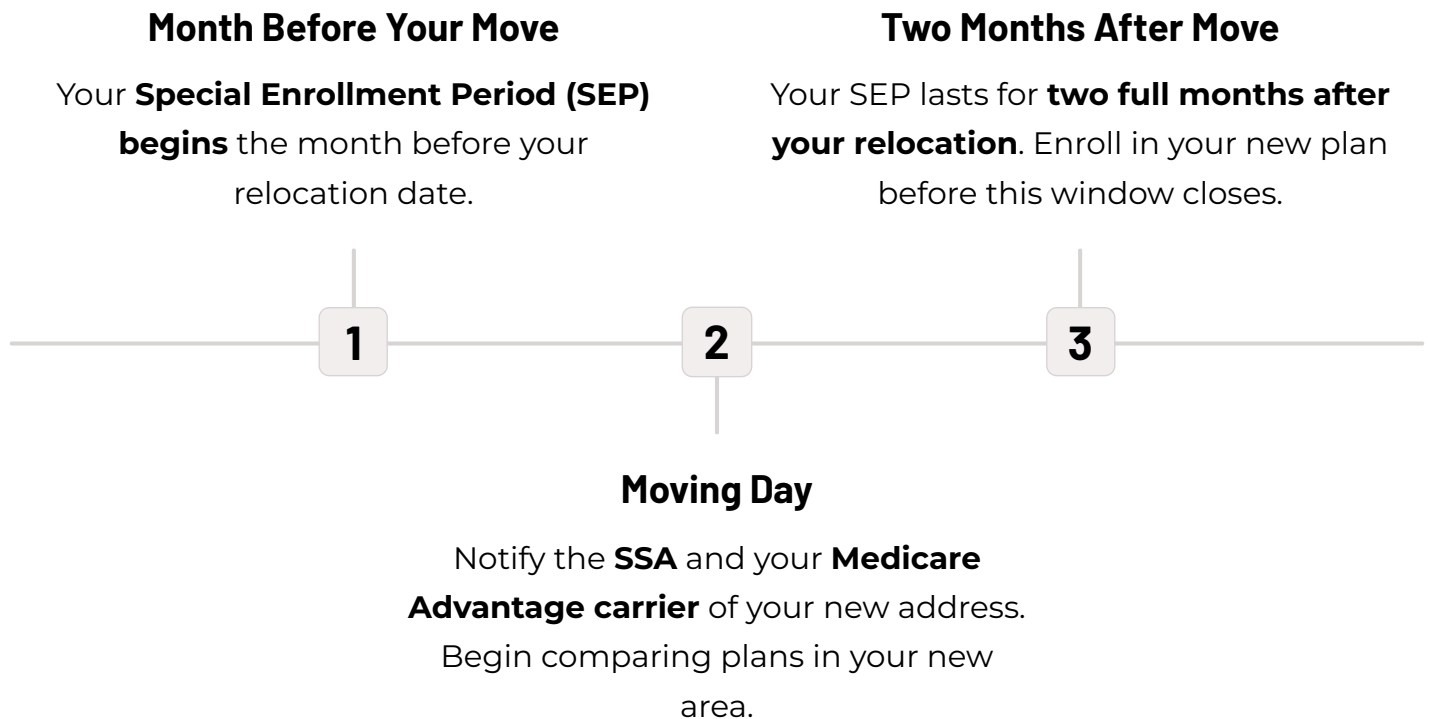
To switch back to Original Medicare, you'll need to formally disenroll from your current plan. This can often be done with a simple written note to the carrier.



Once enrolled in Original Medicare, it's your opportunity to take advantage of your new options regarding additional coverage, like Medigap, that help cover extra costs.

Key Timelines to Remember

Understanding when your Special Enrollment Period applies is critical to avoiding gaps in coverage. Here's a summary of the key timeframes:



- ❏ **Don't miss your window!** Missing your enrollment period could lead to gaps in coverage. Start researching before you move so you're ready to act quickly.

Final Thoughts

Navigating Medicare coverage during a move can feel daunting, but it doesn't need to be. **Proactive communication is key** – informing the right parties about your address change will set you on the right path.

Special Enrollment Period

Remember, if you're moving out of your current plan's service area, you'll have that crucial **Special Enrollment Period**, which allows for smooth transitions into new plans without losing coverage.

Seek Professional Advice

If you feel uncertain about navigating these changes alone, consider seeking professional advice from your **TRUSTED independent Medicare broker**.

Don't hesitate to contact me directly. I'm here to provide personalized guidance tailored just for you !





Your Medicare Wingman

Rodney POWELL Medicare Video Guy



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