



## TIMELINE FOR PART D ENROLLMENT

### August

- Late August to Early September: The Social Security Administration (SSA) has already sent notices to individuals who applied for and qualified for the low-income subsidy (LIS), or “extra help” in 2006 about their LIS status for 2007. Those who have no change in circumstances (such as household composition or income) *do not need to take action*; their subsidy will continue in 2007. Those who report changes will be sent a redetermination form that must be submitted to SSA. SSA will then notify the beneficiary if he or she has qualified for LIS for 2007.

### September

- Mid to Late September: The Centers for Medicare & Medicaid Services (CMS) is sending letters to beneficiaries who automatically received the low-income subsidy (LIS), or extra help, in 2006 if they will not be automatically enrolled for 2007. The letter will inform the beneficiary that he or she must reapply for benefits through SSA, and will include an LIS application.
- Plans sign their 2007 contracts with CMS.

### October

- October 1: Part D plans begin marketing their 2007 plans to beneficiaries.
- By October 2, Part D plans that are terminating must notify enrollees.
- Beneficiaries who are in a plan that is terminating December 31, 2007, and who have LIS, will be reassigned to a PDP with a premium below the benchmark for their region.
- Early October: Notice sent to beneficiaries who will remain eligible for LIS but whose co-payment amount for 2007 will change. If there are no changes, the beneficiary will receive no notice.
- Mid October: LIS beneficiaries whose current Part D plan will have a 2007 premium that is above the benchmark by more than \$2 will be reassigned, if those beneficiaries have remained in the plan to which they were auto-assigned. If their plan’s company offers another product that is below the benchmark, the beneficiary will be reassigned to that plan. If there is no such plan, then the beneficiary will be randomly reassigned.
- Mid October: All 2007 plan information will be available at 1-800-MEDICARE and on [www.Medicare.gov](http://www.Medicare.gov).
- Week of October 30: Beneficiaries with LIS who are reassigned because their current plan’s premium is above the benchmark for 2007 will receive notice about reassignment from CMS.
- Late October to Early November: Medicare & You Handbook, containing information about open enrollment, will be mailed to beneficiaries.
- By October 31: Part D plans will send an Annual Notice of Change to beneficiaries with information about the plan’s 2007 benefits package.
- Beneficiaries should begin reviewing their plan options for 2007.

## **November**

- Annual Open Enrollment starts November 15 and continues through December 31, 2006, with changes taking effect January 1, 2007.
- November 15: Beneficiaries with retiree coverage from a former employer will receive notice of creditable coverage. Creditable coverage means the retiree plan is as good as Medicare Part D.
- Beneficiaries who have LIS and have been reassigned will be notified of this change in November.
- Mid to Late November: CMS will notify plans of their enrollees' 2007 low-income subsidy status, including individuals who are losing their deemed status.

## **December**

- Beneficiaries should make a choice about their drug coverage for 2007.

## **January**

- Medicare Advantage Open Enrollment Period begins January 1 and continues through March 31, 2007.
- Beneficiaries may:
  - Change from an MA plan with drug coverage to a different MA plan with drug coverage
  - Change from an MA plan with no drug coverage to a different MA plan with no drug coverage
  - Opt out of a Medicare Advantage plan with drug coverage and switch to regular Medicare. They have a Special Enrollment Period to enroll in a PDP.
  - Opt out of a Medicare Advantage plan with no drug coverage and switch to regular Medicare. They may not enroll in a PDP.
  - Switch from regular Medicare with a PDP to a Medicare Advantage plan with drug coverage.
  - Switch from regular Medicare without a PDP to a Medicare Advantage plan with no drug coverage.
- Beneficiaries may not:
  - Change from one PDP to another PDP
  - Add drug coverage, either through a PDP or an MA-PD