



Medicare's Enrollment Period Calendar

Open Enrollment Period

October 15 – December 7, 2019

While no action is required, the Medicare Open Enrollment Period is an opportunity to assess your existing Medicare Advantage or Part D Prescription Drug plan and make changes, if needed. Remember that new coverage begins January 1, 2020. If you're satisfied with your current coverage, then no action is required; your plan(s) will automatically renew.

General Enrollment Period

January 1 – March 31, 2020

During this period, you can sign up for Medicare Part A and/or Part B if you didn't when you were first eligible. The effective date will be July 1, 2020.

Medicare Advantage (MA) Open Enrollment Period, or as we call it, the "Test Drive" Period

January 1 – March 31, 2020

During this period, participants who just enrolled in new Medicare Advantage plans, including Medicare Advantage Prescription Drug plans (MAPD), will be able to "test drive" their coverage, and if it doesn't feel right, make a one-time change to a different MA or MAPD plan. Enrollees will also have the option of dropping their new plan and going back to Original Medicare or purchasing Medicare Supplement (Medigap) with a Prescription Drug plan (PDP).

Medicare Supplement Insurance and Open Enrollment

If you have a Medicare Supplement (Medigap) policy, you can enroll any time during the year. That means if you are happy with your policy currently, it will automatically renew – there's no need to call us. However, if you do need to make a change changes to your Medigap coverage may be subject to underwriting, depending on the state in which you live. Via Benefits offers Medigap policies year round. If you do want to make a change, call us. The rules are different in each state. We can help you find out if your state requires underwriting.



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Electronic Service Requester

