

# Medicare Open Enrollment Switching Options: What Is Permitted and What Is Not

Current Medicare* plan	Open enrollment period switching options	Switches <u>not</u> allowed during open enrollment
<b>If you have:</b>	<b>You can choose:</b>	<b>Restrictions:</b>
<b>Medicare Advantage plan plus prescription drug coverage</b>	<ul style="list-style-type: none"> <li>• A different Medicare Advantage plan with prescription drug coverage</li> <li>• Traditional Medicare plus a Part D (prescription drug) plan</li> </ul>	<ul style="list-style-type: none"> <li>• You cannot choose a Medicare Advantage plan that does not include prescription drug coverage</li> <li>• You cannot choose traditional Medicare by itself; you must purchase Part D coverage</li> </ul>
<b>Medicare Advantage plan <u>only</u> (no prescription drug coverage)</b>	<ul style="list-style-type: none"> <li>• A different Medicare Advantage plan with no prescription drug coverage</li> <li>• Traditional Medicare <u>only</u></li> </ul>	<ul style="list-style-type: none"> <li>• You cannot choose a Medicare Advantage plan that has prescription drug coverage</li> <li>• You cannot add a Part D plan to traditional Medicare</li> </ul>
<b>Traditional Medicare plus Part D (prescription drug)</b>	<ul style="list-style-type: none"> <li>• A Medicare Advantage plan with prescription drug coverage</li> </ul>	<ul style="list-style-type: none"> <li>• You cannot choose a Medicare Advantage plan without prescription drug coverage</li> <li>• You cannot choose a different Part D plan to use with traditional Medicare coverage</li> </ul>
<b>Traditional Medicare <u>only</u> (no Part D coverage)</b>	<ul style="list-style-type: none"> <li>• A Medicare Advantage plan that does not include prescription drug coverage</li> </ul>	<ul style="list-style-type: none"> <li>• You cannot choose a Medicare Advantage plan that has prescription drug coverage</li> <li>• You cannot add a Part D plan to traditional Medicare</li> </ul>
<p>*Medicare parts: Traditional Medicare has Part A (hospital) and Part B (medical). Medicare Advantage plans (Part C) must have at least same coverage as Parts A and B, and can include prescription drug and other coverage. Part D is prescription drug coverage only.</p>		

Source: Allsup, 2010  
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