

Defining “Like-To-Like” Plan Switches During Medicare’s Open Enrollment Period

During the open enrollment period (January 1 through March 31) Medicare consumers are allowed to make one “like-to-like” plan switch. The switch is limited by the Part D component of a consumer’s existing plan (i.e., consumers cannot begin or discontinue Part D coverage). The table below helps illustrate the types of switches that are allowed. Please keep in mind that a consumer may have a Special Election Period or other individual election period available during the OEP that would allow changes other than what are outlined here.

Existing Plan	Allowable Switch
MAPD <i>(HMO, POS, PPO, PFFS with drug coverage included in the plan)</i>	<ul style="list-style-type: none"> ▪ Can switch to another MAPD (<i>HMO, POS, PPO, PFFS</i>) with drug coverage included in the plan. ▪ Can switch to a PFFS MA Only Plan and join a PDP.* ▪ Can switch to Original Medicare and join a PDP.
MA Only Plan <i>(HMO, POS, PPO, PFFS with no drug coverage in the plan)</i>	<ul style="list-style-type: none"> ▪ Can switch to another MA Only Plan (<i>HMO, POS, PPO, PFFS</i>) but cannot join a PDP. ▪ Can switch to Original Medicare but cannot join a PDP.
Original Medicare With a Separate PDP <i>(with or without a Medicare supplement)</i>	<ul style="list-style-type: none"> ▪ Can switch to an MAPD (<i>HMO, POS, PPO, PFFS</i>) with drug coverage included in the plan. ▪ Can switch to a PFFS MA Only Plan, but must keep the existing PDP.* ▪ Cannot switch existing PDP for a new PDP.
Original Medicare Without a PDP <i>(with or without a Medicare supplement)</i>	<ul style="list-style-type: none"> ▪ Can remain with Original Medicare. ▪ Can switch to an MA Only Plan (<i>HMO, POS, PPO, PFFS</i>) but cannot join an MAPD or a PDP.
PFFS Plan With a Separate PDP	<ul style="list-style-type: none"> ▪ Can switch to an MAPD (<i>HMO, POS, PPO, PFFS</i>) with drug coverage included in the plan. ▪ Can switch to Original Medicare but must keep the existing PDP. ▪ Can switch to another PFFS MA Only Plan but must keep the existing PDP.* ▪ Cannot switch existing PDP for a new PDP.
PFFS Plan Without Drug Coverage	<ul style="list-style-type: none"> ▪ Can switch to an MA Only Plan (<i>HMO, POS, PPO, PFFS</i>) but cannot join an MAPD or a PDP. ▪ Can return to Original Medicare but cannot join a PDP.

** Members of MA only coordinated care plans (HMO, POS, PPO) cannot also enroll in a stand-alone PDP. If they enroll in a stand alone PDP, they will be disenrolled from their MA only coordinated care plan.*