

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

Current Medicare Plan	Open Enrollment Period switching options	Switches not allowed during open enrollment
<b>Medicare Advantage plan plus prescription drug coverage</b>	<ol style="list-style-type: none"> <li>1. Choose a different Medicare Advantage plan with prescription drug coverage</li> <li>2. Choose traditional Medicare plus a Part D (prescription drug) plan</li> </ol>	<ul style="list-style-type: none"> <li>• Cannot choose a Medicare Advantage plan that does not include prescription drug coverage</li> <li>• Cannot choose traditional Medicare by itself; must purchase Part D coverage</li> </ul>
<b>Medicare Advantage plan <u>only</u> (no prescription drug coverage)</b>	<ol style="list-style-type: none"> <li>1. Choose a different Medicare Advantage plan with no prescription drug coverage</li> <li>2. Choose traditional Medicare <u>only</u></li> </ol>	<ul style="list-style-type: none"> <li>• Cannot choose a Medicare Advantage plan that has prescription drug coverage</li> <li>• Can only select traditional Medicare; a Part D plan cannot be added</li> </ul>
<b>Traditional Medicare plus Part D (prescription drug)</b>	<ol style="list-style-type: none"> <li>1. Choose a Medicare Advantage plan with prescription drug coverage</li> </ol>	<ul style="list-style-type: none"> <li>• Cannot choose a Medicare Advantage plan without prescription drug coverage</li> <li>• Cannot choose a different Part D prescription drug plan to use with traditional Medicare coverage</li> </ul>
<b>Traditional Medicare <u>only</u> (no Part D coverage)</b>	<ol style="list-style-type: none"> <li>1. Choose a Medicare Advantage plan that does not include prescription drug coverage</li> </ol>	<ul style="list-style-type: none"> <li>• Cannot choose a Medicare Advantage plan that has prescription drug coverage</li> <li>• Cannot add a Part D plan to traditional Medicare</li> </ul>

Source: Allsup, 2009  
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