



5-STAR ENROLLMENT PERIOD

Medicare uses information from member satisfaction surveys, plans, and health care providers to give overall performance star ratings to plans. A plan can get a rating from 1 (worst) to five (best) stars. To help you compare plans based on quality and performance, you can find a plan's star rating on the Medicare Plan Finder Tool on www.medicare.gov.

What is the 5-star Enrollment Period?

Medicare beneficiaries have a 5-star Special Enrollment Period that may be used **one time** between December 8th and November 30th each year.

You can use the 5-star Special Enrollment Period to enroll in or switch to a 5-Star Medicare Advantage-only plan (MA-only), a 5-star Medicare Advantage Plan with prescription drug coverage (MA-PD), a 5-star Medicare Prescription Drug Plan (PDP), or a 5-star Cost Plan. The enrollment effective date is the first day of the month following the month in which the plan receives the enrollment request.

If you enroll in a 5-Star Plan, you have 60 days to use a coordinating Special Enrollment Period to enroll in a Part D Plan. SHIP can assist you with using this SEP to enroll in a Part D plan. Once you enroll in a 5-star plan using this SEP, you cannot use this 5-star SEP again until December 8th.

Which Iowa plans have a 5-star rating in 2026?

- Devoted CORE 034 IA HMO (H7993-034)
- Devoted GIVEBACK 035 IA HMO (H7993-035)
- Devoted C-SNP PLUS 036 IA HMO (H7993-036)
- Medical Associates Health Plans (Smart, Community, Freedom)
- MAHP North Iowa Senior Plan Cost Plan (H1651-015)
- MAHP Quad Cities Senior Plan Cost Plan (H1651-013)