



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 one to five stars. A 5-star rating is considered excellent. 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 8, 2022, and November 30, 2023.

You can use the 5-star special enrollment period to 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.

If you enroll in a 5-Star Cost Plan you can use a coordinating special enrollment period to enroll in a Part D Plan.

If you are currently enrolled in a 5-star plan you may switch to a different plan with a 5-Star overall rating. The enrollment effective date is the first day of the month following the month in which the plan receives the enrollment request.

Once you enroll in a 5-star plan using this SEP, you cannot use this 5-star SEP again until December 8, 2023.

What Iowa plans have a 5-star rating?

Medical Associates Cost Plans (All)

Who can utilize the 5-Star Special Enrollment Period?

	Beneficiary has no Medicare prescription drug coverage and wants to enroll in a Medicare Prescription Drug Coverage:	Beneficiary is currently enrolled in a Medicare Prescription Drug plan but wants to change plans:	Beneficiary is currently enrolled in a Medicare Advantage plan with no prescription drug coverage:	Beneficiary is currently enrolled in a Medicare Advantage plan which includes prescription drug coverage	Beneficiary is currently enrolled in a Medical Associates Cost plan:
Can use the 5-Star SEP to enroll in a Medical Associates Cost Plan option and you get a coordinating Part D SEP to enroll in any PDP. The PDP does not have to be 5-Star rated.*		✓	✓	✓	✓ (Must enroll in a different Cost Plan option)
Can use the 5-star SEP to enroll in a Quartz HMO with no drug coverage. You cannot have a MA only HMO plan and enroll in a separate PDP.		✓ (Client will lose their PDP coverage)	✓ (Client will have no drug coverage with this option)	✓ (Client will have no drug coverage with this option)	✓ (Only clients in Clayton county)
Can use the 5-star SEP to enroll in 5-Star Medicare Advantage Plan with Prescription Drug Coverage (MA-PDP)	✓	✓	✓	✓	✓

The 5-star SEP does not waive the late enrollment penalty. Currently Cost plans have continuous enrollment so if you are in Original Medicare you don't need an SEP to enroll in a plan. But if an individual is leaving a MA or MA-PDP plan to enroll in a Medical Associates Cost Plan, you would need to use the one-time 5-star SEP to disenroll from the MA or MA-PDP in order to enroll in the Cost Plan.

*When you want to enroll someone in the Medical Associates 5-Star plan and use the Coordinating SEP for a Part D plan you need to do the following on Plan Finder:

- First, enroll you client on Medicare.gov into the Medical Associates 5-Star Cost plan.
- Next, file a casework form to the state office asking for the drug plan enrollment because you just enrolled your client in a 5-Star Cost plan with coordinating PDP SEP.