



## **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](http://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, 2019 and November 30, 2020.

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, 2020.

### **What Iowa plans have a 5-star rating?**

Medical Associates Cost Plans (All)

## Who can utilize the 5-Star Special Enrollment Period?

	<b>Beneficiary has no Medicare prescription drug coverage and wants Medicare Prescription Drug Coverage:</b>	<b>Beneficiary is currently enrolled in a Medicare Prescription Drug plan but wants to change plans:</b>	<b>Beneficiary is currently enrolled in a Medicare Advantage plan with no prescription drug coverage:</b>	<b>Beneficiary is currently enrolled in a Medicare Advantage plan which includes prescription drug coverage</b>	<b>Beneficiary is currently enrolled in a Medical Associates Cost plan:</b>
<b>Can use the 5-star SEP to enroll in a 5-star PDP.</b>	✓	✓	✓ (Can add a PDP if enrolled in a PFFS. If enrolled in a HMO, PPO or SNP client will lose their MA plan)	✓ (Client will be disenrolled from the MA plan)	✓
<b>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.*</b>		✓	✓	✓	✓ <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">Must enroll in a different Cost Plan option</div>

- 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, you select "other" for your reason for enrollment on the enrollment form. In the "for CMS only box" type the following: 5-Star Cost plan with coordinating PDP SEP