



## 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, 2016 and November 30, 2017.

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) or a 5-star Medicare Prescription Drug Plan (PDP) or a 5-star Cost 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, 2017.

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

Gundersen Senior Preferred Value HMO (MA-only)  
Gundersen Senior Preferred Value D HMO (MA-PD)  
Gundersen Senior Preferred Elite HMO (MA-only)  
Gundersen Senior Preferred Elite D HMO (MA-PD)  
Medical Associates Smart Plan (Cost Plan)  
Medical Associates Community Plan (Cost Plan)  
Medical Associates Freedom Plan (Cost Plan)  
MedicareBlue Rx Standard (PDP)  
MedicareBlue Rx Premier (PDP)

## 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>  [Not available in Iowa in 2016]	✓	✓	✓  (Can add a PDP if enrolled in a PFFS. If enrolled in a HMO, PPO or POS 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>	✓	✓	✓	✓	✓  Must enroll in a different Cost plan option
<b>Can use the 5-star SEP to enroll in a Gundersen Senior Preferred HMO with no drug coverage. You cannot have a MA only HMO plan and enroll in a separate PDP.</b>		✓  (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 Allamakee and Clayton counties)
		Only clients who live in Allamakee, Clayton, Fayette, Howard and Winneshiek counties			
<b>Can use the 5-star SEP to enroll in a 5-star MA-PDP.</b>	✓	✓	✓	✓	✓  Only clients in Allamakee and Clayton counties
	Only clients who live in Allamakee, Clayton, Fayette, Howard and Winneshiek counties				

- 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 one of the Medical Associates' Cost Plan then they 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.