

## Defining “Like-To-Like” Plan Switches During Medicare’s Open Enrollment Period

During the open enrollment period (January 1 through March 31) Medicare consumers are allowed to make one “like-to-like” plan switch. The switch is limited by the Part D component of a consumer’s existing plan (i.e., consumers cannot begin or discontinue Part D coverage). The table below helps illustrate the types of switches that are allowed. Please keep in mind that a consumer may have a Special Election Period or other individual election period available during the OEP that would allow changes other than what are outlined here.

Existing Plan	Allowable Switch
<b>MAPD</b> <i>(HMO, POS, PPO, PFFS with drug coverage included in the plan)</i>	<ul style="list-style-type: none"> <li>▪ Can switch to another MAPD (<i>HMO, POS, PPO, PFFS</i>) with drug coverage included in the plan.</li> <li>▪ Can switch to a PFFS MA Only Plan and join a PDP.*</li> <li>▪ Can switch to Original Medicare and join a PDP.</li> </ul>
<b>MA Only Plan</b> <i>(HMO, POS, PPO, PFFS with no drug coverage in the plan)</i>	<ul style="list-style-type: none"> <li>▪ Can switch to another MA Only Plan (<i>HMO, POS, PPO, PFFS</i>) but cannot join a PDP.</li> <li>▪ Can switch to Original Medicare but cannot join a PDP.</li> </ul>
<b>Original Medicare With a Separate PDP</b> <i>(with or without a Medicare supplement)</i>	<ul style="list-style-type: none"> <li>▪ Can switch to an MAPD (<i>HMO, POS, PPO, PFFS</i>) with drug coverage included in the plan.</li> <li>▪ Can switch to a PFFS MA Only Plan, but must keep the existing PDP.*</li> <li>▪ Cannot switch existing PDP for a new PDP.</li> </ul>
<b>Original Medicare Without a PDP</b> <i>(with or without a Medicare supplement)</i>	<ul style="list-style-type: none"> <li>▪ Can remain with Original Medicare.</li> <li>▪ Can switch to an MA Only Plan (<i>HMO, POS, PPO, PFFS</i>) but cannot join an MAPD or a PDP.</li> </ul>
<b>PFFS Plan With a Separate PDP</b>	<ul style="list-style-type: none"> <li>▪ Can switch to an MAPD (<i>HMO, POS, PPO, PFFS</i>) with drug coverage included in the plan.</li> <li>▪ Can switch to Original Medicare but must keep the existing PDP.</li> <li>▪ Can switch to another PFFS MA Only Plan but must keep the existing PDP.*</li> <li>▪ Cannot switch existing PDP for a new PDP.</li> </ul>
<b>PFFS Plan Without Drug Coverage</b>	<ul style="list-style-type: none"> <li>▪ Can switch to an MA Only Plan (<i>HMO, POS, PPO, PFFS</i>) but cannot join an MAPD or a PDP.</li> <li>▪ Can return to Original Medicare but cannot join a PDP.</li> </ul>

\* Members of MA only coordinated care plans (*HMO, POS, PPO*) cannot also enroll in a stand-alone PDP. If they enroll in a stand alone PDP, they will be disenrolled from their MA only coordinated care plan.