

Open Enrollment for 2024 Coverage through Medicare & Covered California

Basics for Advocates

Open Enrollment Periods (OEPs) are certain times of year when individuals can change their health care coverage. This fact sheet provides basic information on the annual OEPs in Medicare (Medicare.gov) and Covered California (CoveredCA.com) for the 2024 plan year and highlights issues that are of particular relevance to assisting low-income older adults.

Note: This year is a busy time for health care enrollment changes, as California has restarted regular review of Medi-Cal eligibility after the [end of the declared COVID-19 public health emergency](#). People age 65 and older who lose Medi-Cal coverage have access to a 6-month [Special Enrollment Period to sign up for Medicare](#), so it is important to act quickly to avoid late enrollment penalties. A [Special Enrollment Period to sign up for Covered California](#) is also available for people who lose Medi-Cal and are not eligible for Medicare.

Medicare Open Enrollment

Medicare enrollees have the opportunity to change their current health and prescription drug coverage during the Medicare OEP beginning October 15. It's particularly important for Part C and Part D enrollees to review their coverage options each year as Medicare Advantage (MA) and Prescription Drug Plans (PDP) can change their cost-sharing, provider networks, and drug formularies.

WHO: Individuals currently enrolled in Medicare Parts A or B (original Medicare), Part C (Medicare Advantage), and Part D (prescription drug coverage) should review their coverage to make sure they choose the most affordable options to meet their needs in 2024.

WHEN **October 15 to December 7, 2023.**

WHAT: Medicare enrollees can change Medicare Advantage and Part D Prescription Drug Plans, or switch between Medicare Advantage and original Medicare. **Any changes to coverage take effect January 1, 2024.**

HOW:

Encourage your clients to make an appointment with the [Health Insurance Counseling & Advocacy Program](#) (HICAP) (1-800-434-0222) for free assistance. Coverage changes can be made at [Medicare.gov](#) or 1-800-MEDICARE.

Note: The Centers for Medicare and Medicaid Services (CMS) offers an online tool called the “[Medicare Plan Finder](#)” for comparing Medicare Advantage and Part D Prescription Drug Plan options. HICAP counselors have been trained on plans in the local area as well as changes to the plan finder tool. They are aware of issues with how information is presented that may be confusing and are in the best position to ensure enrollees are making informed choices.

Note: Medicare Advantage Plans are continuing to offer new types of supplemental benefits that were first authorized for the 2020 plan year. It is important to understand that these new supplemental benefits are not available to all enrollees, have specific eligibility criteria and limitations, and may overlap with benefits covered by Medi-Cal for people dually eligible. Plans are required to provide specific information in their plan Member Handbook about the scope of a particular benefit and the requirements for accessing the benefit.

Tips for Making Sure Your Clients Are Not Overpaying for Medicare Coverage

When clients are reviewing their coverage and enrollment options, it also is an opportunity to make sure that they are enrolled in all programs for which they qualify. Despite being eligible, many people are not enrolled in the Part D Low Income Subsidy (LIS or “Extra Help”) program, which reduces prescription drug costs, or the Qualified Medicare Beneficiary (QMB) program, which pays for premiums and cost-sharing including both Part B premiums and also Part A premiums for people without free Part A. And starting in 2024, [LIS is going to become more generous](#) for certain individuals due to the Inflation Reduction Act’s prescription drug reforms. Helping clients get enrolled in these programs can save them thousands of dollars per year and enable them to access care they might otherwise forgo due to cost.

In 2019, one million Medicare enrollees with the LIS paid an average of nearly \$24/month for Part D premiums because they were not enrolled in a premium-free plan (a.k.a. a “benchmark” plan). Open Enrollment is the best opportunity for these individuals to review their coverage and change plans if necessary to better meet their needs and save money.

Here are tips on how to help your LIS clients avoid overpaying for their coverage:

- Familiarize yourself with the [tan “Choosers” notice](#) sent to LIS enrollees so you can help your clients understand their options.
- Ask all your LIS clients whether they are paying a Part D premium. If they are or don’t know, urge them to review their options with a HICAP counselor.

Tips for Changing Medicare Coverage During Other Times

Sometimes, individuals can change their Medicare Advantage or Part D Prescription Drug Plan outside of the annual OEP. For example, if a person has recently lost Medi-Cal coverage, moved, or experienced changes in the plan options available to them, they could be eligible for a [Special Enrollment Period](#) designed to help individuals change plans or move from Medicare Advantage to Original Medicare. Individuals dually enrolled in Medicare and Medi-Cal, individuals enrolled in LIS, and individuals living in nursing homes also have opportunities to change their Medicare coverage outside of the OEP. Medicare Advantage enrollees can also change or switch to original Medicare between January 1st and March 31st of the year during the [Medicare Advantage Open Enrollment Period](#).

Covered California Open Enrollment

Older adults who are not eligible for Medicare and do not have other health insurance can use the annual fall OEP to enroll in or change 2024 coverage through Covered California. This is an option for many older immigrants who are ineligible for Medi-Cal and must pay a premium for Part A because they do not have sufficient work history.

WHO:

Consumers who are not eligible for Medicare and do not have other health insurance coverage can enroll in or change coverage during open enrollment. Those who are eligible for Medicare but must pay a premium for Part A coverage also have the option to enroll in a Covered California plan, but will pay penalties if they later decide to switch to Medicare. [See Medicare and the Marketplace.](#)

Note: Consumers should enroll in Medicare as soon as they are eligible to avoid incurring late penalties. Enrolling in Covered California does not postpone an individual's Medicare initial enrollment period and could expose the individual to late enrollment penalties as well as liability for any tax credits received for Covered California coverage.

WHEN:

This year, the Covered California Open Enrollment period is **November 1, 2023 to January 31, 2024**. Consumers who want their plan to start on January 1, 2024 must sign up by December 31, 2023.

Note: The open enrollment period in California is longer than the Marketplaces operated by the federal government. Applications for Medi-Cal and Covered California financial assistance can be submitted year-round. Any changes in income or household size for current enrollees should be reported as soon as they occur.

WHAT:

Consumers can enroll in or change health and dental plans available through Covered California. Consumers can also choose to be screened for premium tax credit and cost-sharing reduction eligibility as well as Medi-Cal eligibility.

HOW: Consumers can visit [Covered California](#) or call 1-800-300-1506 to apply and to update information. [Local, free in-person assistance is also available.](#)

Note: HICAPs, 1-800-Medicare, and Covered California provide free interpreter services for individuals with limited English proficiency (LEP). Advocates should encourage their clients to ask for language assistance so that they can better understand their choices and get all their questions answered. Advocates should also remind clients that throughout the year, they can ask their plans for free interpreter assistance when they do not understand a plan communication or if they need other assistance.

Tips for Changing Covered California Coverage During other Times

Sometimes, individuals can change their Covered California coverage outside of the OEP. For example, if an individual has recently lost Medi-Cal, or experienced a life change like moving, marriage, or death of a household member, they may be eligible for a Special Enrollment Period. [Learn more at Covered California: Special Enrollment.](#)

Resources

- [Medicare Part D Low-Income Subsidy, Medicaid, and the End of the Public Health Emergency: Tips for Advocates](#), Justice in Aging
- [Medicare & You Handbook](#) (available in Spanish, Chinese, Korean, Vietnamese, and alternative formats), Medicare.gov
- [Medicare and the Marketplace](#), Healthcare.gov
- [2023 Guide to Medicare Open Enrollment](#), Medicare Rights Center
- [Medicare Enrollment Assistance for Older Adults](#), National Council on Aging
- Medicare Open Enrollment [FAQs in English](#) and [Spanish](#), KFF
- Marketplace Enrollment [FAQs in English](#) and [Spanish](#), KFF
- [New CMS Rules Regarding Medicare Advantage Prior Authorizations and Marketing](#), SHIPHelp.org