

Vocabulary

First, here is the abbreviation list:

OM = Original Medicare

MA = Medicare advantage plan

MA-PD = Medicare advantage plan with prescription drugs

PDP = Prescription drug plan

MedSupp = Medicare Supplement

Annual Disenrollment Period (ADP): The Annual Disenrollment Period (ADP) runs from Jan. 1 to Feb. 14. During this time you can only **disenroll** from your MA or MA-PD plan. You will revert back to original Medicare. If your MA plan had a prescription plan with it, then you can also sign up for a stand-alone PDP. If you are past 65 ½ and want to sign up for a Medicare Supplement, you will have to medically qualify. Enrollment in a Medicare Supplement in this situation is NOT guaranteed!

Annual Election Period (AEP): The Annual Election Period is the time in the fall when Medicare beneficiaries can change their Part D prescription plans or Medicare advantage plans. From 2006 through 2010 the AEP was held from Nov. 15 through December 31. In 2011 Medicare made the wise decision to reset the date from October 15 through December 7. The AEP is sometimes erroneously referred to as "*Open Enrollment*".

The earlier date for the AEP gives the various companies three weeks in December to process new business so that their members have their I.D. cards by January 1st of the following year. Also, everyone concerned with the AEP can enjoy their Christmas holiday and New Year's Eve without being burdened with the extraordinary busyness of the AEP. Lastly, the new time period for the AEP is one week longer than the former one giving Medicare beneficiaries more time to make their changes.

Here are the types of changes one can make during his/her AEP. For a more detailed explanation, please review the *2011 Med Supp News Vol. 2* edition ([click here](#)).

1. Change from one PDP to another PDP.
2. Adding a PDP.
3. Changing from one MA-PD to another MA-PD.
4. Changing from one MA to another MA
5. Disenroll from your MA and switch to original Medicare only
6. You want to switch from a MedSupp to an MA or an MA-PD.
7. You currently have an MA or MA-PD and want to go to a Medicare supplement.
8. You have received a disenrollment notice from your MA or MA-PD plan stating that it is discontinuing service effective January 1 of the next year.

Medicare Advantage Plan (MA): Medicare advantage plans are privatized Medicare plans. When a person enrolls in an MA plan, Medicare pays the private insurance company so much per head per month for each enrollee. One's Medicare benefits are now delivered through the private insurance company. The providers no longer bill Medicare. Rather, they bill which ever insurance company a person has for his/her MA plan. Many MA plans include prescription drugs. This shortcut abbreviation is MA-PD.

Medicare Supplement: A Medicare supplement is an insurance product that pays deductibles and co-insurances not covered by original Medicare. The Medicare supplement plans are lettered A, B, C, D, F, G, K, L, M, N. Please click on the [Medicare Products](#) tab or ([click here](#)) for a more detailed explanation.

Open Enrollment: Open Enrollment refers to a six month period when a person can sign up for a Medicare supplement plan. This period usually starts on the first of the month when a Medicare beneficiary turns 65 and is on both Medicare Parts A and B. During open enrollment an applicant cannot be turned down even if he/she has a pre-existing condition. For example, Shirley Jones turns 65 on April 17th. Her open enrollment for a Medicare supplement runs from April 1 through September 30. If a person signs up for Medicare Part B later than when he/she turns 65, then his/her open enrollment for a Medicare supplement plan begins at the Part B effective date.

Prescription Drug Plan (PDP): PDP's were authorized by Congress in 2003 as part of the Medicare Modernization Act (MMA). There are many provisions of the MMA. One of them is the establishment of a prescription benefit for Medicare beneficiaries.