



Public Affairs Office

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**DECEMBER MEDICARE+CHOICE SPECIAL ENROLLMENT PERIOD
MEANS MORE OPTIONS FOR PEOPLE WITH MEDICARE**

Individuals who are currently enrolled in Medicare+Choice plans have an additional month to make a choice about how they wish to receive their health care coverage in 2002. During the month of December, Medicare beneficiaries may choose to leave their Medicare+Choice organization and purchase certain Medigap policies without any pre-existing condition exclusions.

Earlier this year, HHS Secretary Tommy G. Thompson declared the month of December a Special Election Period for the Medicare+Choice program to give Medicare beneficiaries more time to decide what type of health plan option they wish to have in 2002. The Secretary's action for beneficiaries coincided with his extension of the deadline for health plans to notify the Centers for Medicare & Medicaid Services if they wished to remain in the Medicare+Choice program in 2002.

"People who are covered by Medicare now have one more month in which to decide whether they want to stay in a Medicare+Choice plan or return to original fee-for-service Medicare," said CMS Administrator Tom Scully. "And because this December is a Special Enrollment Period, they can buy a Medigap policy without worrying about their medical history."

Medicare+Choice was created in the Balanced Budget Act of 1997 to provide people who are covered by Medicare with additional health plan choices. Medigap, or Medicare supplemental policies, are individual health insurance policies that people who are in the original fee-for-service program may purchase to help pay for costs or services not covered under Medicare.

Under Medigap law, if the HHS Secretary declares a Special Enrollment Period based on exceptional circumstances, all enrollees in the Medicare+Choice plans have what is known as guaranteed issue rights to Medigap plans A, B, C or F. The only requirement this year is that the beneficiary must leave the health plan they are currently enrolled in no later than December 31. If a beneficiary chooses to purchase a Medigap policy, the policy must be bought by March 4, 2002, 63 days after their coverage in the Medicare+Choice plan ends.

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