



FOR IMMEDIATE RELEASE

Medicare Advantage Trial Periods: Returning to Original Medicare

There are two federal trial periods and one state trial period that provide guaranteed issue protection to purchase a Medigap policy. To assist in navigating these trial periods, Medicare has Special Enrollment Periods (SEPs) that allow a beneficiary to disenroll from a Medicare Advantage Plan and return to original Medicare outside of the typical enrollment periods. When disenrolling from a Medicare Advantage Plan that includes prescription drug coverage, a SEP is also available to obtain a stand-alone Part D plan.

Medicare Advantage "SEP 65" (Federal Trial Period)

This trial period allows beneficiaries aged 65 who enrolled into a Medicare Advantage plan for the first time during their Medicare Initial Enrollment Period (IEP), the ability to disenroll from that plan and return to Original Medicare within the first 12 months of that plan's coverage. Beneficiaries using the 'SEP 65' have guaranteed issue protections to purchase any available Medigap policy regardless of the individual's health status. ([*Ins 3.39\(34\)\(b\)6*](#))



Medicare Advantage "Trial Period" SEP (Federal Trial Period)

The Trial Period SEP allows beneficiaries of any age, enrolling into a Medicare Advantage plan (MA-PD or MA) for the first time, when leaving a Medigap policy the ability to disenroll from that plan and return to Original Medicare within the first 12 months of that coverage.





Beneficiaries using this Trial Period SEP have guaranteed issue protections to purchase the Medigap policy they had prior, if still available, or purchase another Medigap policy regardless of the beneficiary's health status. ([*Ins 3.39\(34\)\(b\)5.b.*](#))



Wisconsin “State Trial Period” (State Guaranteed Issue Period)

Wisconsin has another protection for Medicare beneficiaries. If a beneficiary leaves an employer-sponsored group health plan to enroll in a Medicare Advantage plan for the first time, the beneficiary has guaranteed issue protections to purchase a Medigap policy if the beneficiary disenrolls from the Advantage plan within the first 12 months of that plan's coverage. ([*Ins 3.39\(34\)\(b\)1r.*](#))



To disenroll from the Medicare Advantage plan, a beneficiary needs to use a federal enrollment period to return to Original Medicare. ([*Medicare Advantage and Part D Enrollment and Disenrollment Guidance*](#))

For further questions or assistance about Medicare-related health insurance coverage options in Wisconsin, contact the Medigap Helpline at 1-800-242-1060 or BOALTCMedigap@Wisconsin.Gov to speak with a counselor.

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