

Medicare and Changes in Residence

Moving within state

- If you have Original Medicare, **notify the Social Security Administration (SSA)** of your move to update your address.
- If you have a Medicare Advantage Plan or Part D plan, **notify the plan** of your change of address and see if you will still be in your plan's area of coverage.
 - If not, you will have a Special Enrollment Period (SEP) to change plans. You can **call Medicare to use your SEP** and change plans.
 - You can use Medicare's **Plan Finder tool** to compare plans.
- If you have a Medigap, call the plan to ask if the cost of your premium will change.

Moving out of state

- If you have Original Medicare, **notify SSA** of your move.
- If you have a Medicare Advantage Plan or Part D plan, **notify the plan** of your change of address and see if you will still be in your plan's area of coverage.
 - If not, you may have a Special Enrollment Period (SEP) to change plans. You can **call Medicare to use your SEP** and change plans.
 - You can use Medicare's **Plan Finder tool** to compare plans.
- If you have a Medigap, learn about your new state's rules around Medigaps. You can **call your SHIP** to learn about Medigaps in your state in case you want to make changes in the future
 - You can call your Medigap plan to see if the cost of your premium will change.
- If you have a Medicare Savings Program (MSP), learn about the eligibility rules in your new state. For assistance with a new MSP application, contact that state's SHIP.
- If you were automatically enrolled in Extra Help because of your state's Medicaid or MSP, you may need to actively enroll after your move to another state. You can call SSA to learn about the status of your Extra Help.

Moving abroad

- If you have a Medicare Advantage Plan or Part D plan, **contact your plan to disenroll**, since you will no longer be eligible for these plans while living abroad. If you move back to the U.S., you will have an SEP to enroll in a Medicare Advantage or Part D plan.
- If you have premium-free Part A, **you should keep Part A**. If you become eligible for premium-free Part A while abroad, you should enroll. To enroll while abroad, request forms from the U.S. Embassy or Consulate of the country you live in.
- If you plan to move back to the U.S. or travel back frequently, **you may want to enroll in or keep Part B** to ensure you have medical coverage during your stays, and to avoid potential gaps in coverage or late enrollment penalties. You might consider delaying or dropping Part B if:

Medicare and Changes in Residence

Moving abroad (continued)

- You or your spouse work outside the U.S. for a company that provides you with health insurance, or you or your spouse work in a country with a national health system. This will qualify you for a SEP to enroll in Part B without penalty.
- You volunteer internationally for at least 12 months for a tax-exempt non-profit organization and have health insurance during that time. You will have an SEP to enroll in Medicare without gaps or penalties.
- If you plan to move abroad permanently and not visit the U.S., you might consider dropping Part B, but **be aware of the consequences** you could face if you wish to enroll later (gaps in coverage and late enrollment penalties).

Being incarcerated

- If you are incarcerated, you should **keep or enroll in Parts A and B**. To enroll in Medicare while in prison or jail, send a signed and dated letter to SSA that includes your name, Social Security number, clear statement that you want to enroll, the date the coverage should be effective, and your signature.
- If you have a Medicare Advantage Plan or Part D plan, **contact your plan to disenroll**, since you will no longer be eligible for these plans while incarcerated.
 - If you are released from incarceration, you will have an SEP to enroll in a Medicare Advantage or Part D plan again.
- If you cannot afford to keep Part B while incarcerated, you should **actively withdraw** from Part B. Then you can **apply for a Medicare Savings Plan (MSP)** the two months before your release (or as soon as you are released in certain states in which you cannot apply while incarcerated).

Be aware of marketing violations and enrollment fraud

- When comparing or enrolling in plans, here are some red flags to look for:
 - You signed up for a plan after being told by a company that certain services or prescriptions are covered, but after enrolling, you discover they are not covered
 - A company represents itself as coming from Medicare or Social Security
 - You receive an unsolicited phone call or text from a plan with which you have no prior relationship or have asked not to contact you
 - An agent discusses other insurance products during a meeting that was scheduled to only discuss a Part D or Medicare Advantage product
 - A plan agent returns uninvited to your residence after missing an earlier meeting
- You should **report these red flags to your Senior Medicare Patrol (SMP)**
- If you enrolled in a plan because of misleading information, you may be able to change your plan by calling 1-800-MEDICARE

Medicare and Changes in Residence

Who should I contact with Medicare questions as I move?

State Health Insurance Assistance Program (SHIP): Contact your SHIP to learn about Medigaps or cost-assistance programs in your state or territory. SHIP counselors provide unbiased Medicare counseling and assistance.

Senior Medicare Patrol (SMP): Contact your SMP if you believe you have enrolled in a plan based on misleading information or experienced other marketing violations. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

Here are some tips to help keep you safe from falling prey to Medicare fraud and scammers out to steal your Medicare benefits:

- **Prevent:** Protect your Medicare and Medicaid numbers as if they were credit card numbers. Never give your personal information to anyone offering a FREE item or service. Always rely on your personal doctor to recommend all medical services and equipment for you. Remember: Social Security and Medicare will never call you to ask for your personal information!!
- **Detect:** Keep a health care calendar or journal of your medical appointments, services, tests, etc. and compare it to your Medicare Summary Notice or Explanation of Benefits to check for accuracy.
- **Report:** If you have questions about a claim on your MSN, contact the health care provider or plan first. If you cannot get the issue resolved, contact Alabama SMP for help at 1-800-243-5463.

Social Security Administration (SSA): Contact SSA to update your permanent address. You can visit www.ssa.gov, call 800-772-1213, or go to a local office.

Medicare: Contact Medicare to use a Special Enrollment Period to change your coverage if you are moving outside your plan's service area or if you were enrolled in a plan based on misleading information. You can also compare plans using Medicare's online Plan Finder tool at www.medicare.gov. You can also call Medicare at 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048).

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-243-5463	SMP toll-free: 1-800-243-5463
NARCOG: Serving Cullman, Lawrence &	www.narcog.org
Morgan Counties	
To find a SHIP in another state/territory: Call 877-839-2675 or visit www.shiptacenter.org	To find an SMP in another state/territory: Call 877-808-2468 or visit www.smpresource.org
<p>SHIP National Technical Assistance Center: 877-839-2675 www.shiptacenter.org info@shiptacenter.org SMP National Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2021 Medicare Rights Center www.medicareinteractive.org <i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	