

## **BEWARE OF DIFFERENT RULES FOR DIFFERENT PARTS OF MEDICARE**

**By Woodrow Wilcox**

Beware of different rules for different parts of Medicare.

There are four “PARTS” to Medicare.

Medicare Part A deals with hospital services.

Medicare Part B deals with visits to doctor’s offices and similar services.

Medicare Part C deals with plans that combine Medicare Parts A, B, and D under one related insurance plan.

Medicare Part D deals with prescription drug coverage.

If you are enrolled in a Medicare supplemental insurance plan that covers Medicare Part A and Part B, you can disenroll with one insurance company and enroll with a different company any time of year with reasonable notice. When you do this, make sure that the new insurance company has accepted your application and given you a new insurance contract before you write a cancellation letter to the old insurance company.

But, Medicare Part C and Medicare Part D plans allow disenrollment and enrollment only during certain specified times of the year. Be sure that you know what those times of the year are. Be prepared to switch within the allowed time period if you do want to switch. Not switching during the allowed time will lock you into staying with your old insurance company for another year.

So, if you have a Medicare Part C or a Medicare Part D insurance policy, check with the insurance agent about when you can make a change. If you try to change such a policy outside the allowed time period, it will cost you time and money to straighten. And, it might not get “straightened” in the way that you had hoped.

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