

## What if you have Extra Help?

**Extra Help** is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage. If you have Extra Help in 2021, you have a Special Enrollment Period (SEP) to enroll in a Part D plan or switch between plans. This SEP is available once per calendar quarter for the first three quarters of the year (January-March, April-June, and July-September). If you use the Extra Help SEP to change your coverage, the change will become effective the first of the month following the month that you make the change. For example, if you use the Extra Help SEP to choose a new Part D prescription drug plan in March, that plan will become effective April 1. If you use your Extra Help SEP in one quarter, you will have to wait until the next quarter to make another change, unless you have a different SEP.

## What happens if you qualify for another Special Enrollment Period (SEP)

There are several circumstances in which you may be able to make changes to your Medicare health/drug coverage. For example, you have a SEP if you move outside of your plan's service area, if your Medicare Advantage Plan terminated a significant amount of its network providers, or if you enroll in certain State Pharmaceutical Assistance Programs (SPAPs).

## Who should I contact if I have Medicare-related questions?

**Arkansas Senior Health Insurance Information Program (SHIIP):** Contact AR SHIIP if you have questions about changes in costs and coverage of your Medicare in 2021. AR SHIIP counselors provide **free and unbiased** Medicare counseling and assistance. Contact information for your AR SHIIP is on the last page of this document. **CALL 1-800-224-6330**

**Senior Medicare Patrol (SMP):** Contact your SMP if you believe you have enrolled in a plan for 2021 based on misleading information or marketing violations or were enrolled in a plan without your consent. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. SMP contact information is on the last page of this document.

**1-800-MEDICARE (800-633-4227):** Call 1-800-MEDICARE to use an SEP, to request another copy of your *Medicare & You* handbook, or to find more information about your 2021 coverage.