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What you need to know about Medicare coverage when you're on the move

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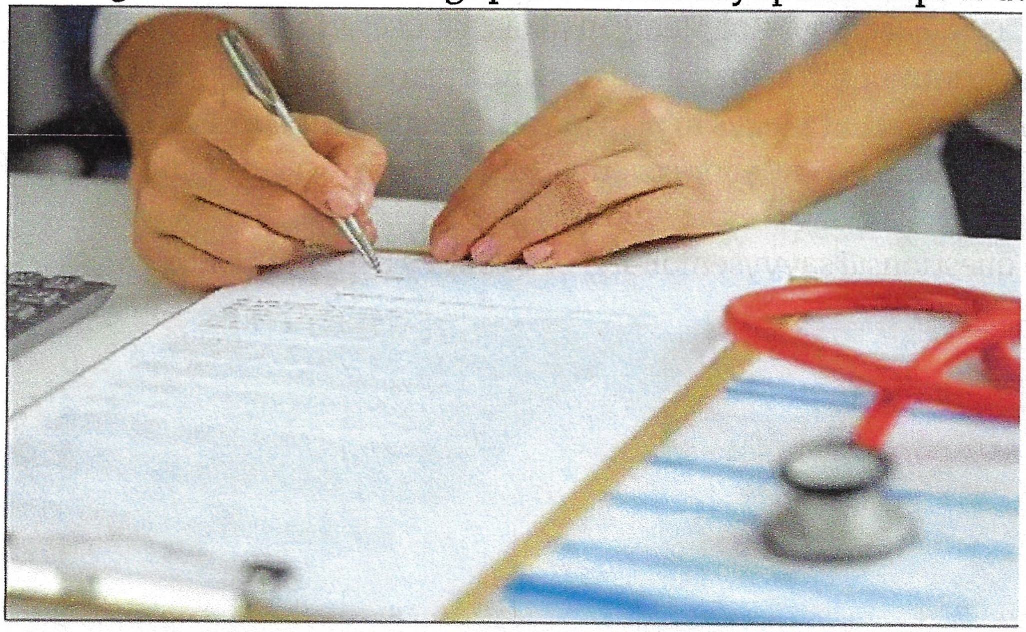
Dear Savvy Senior, I'm planning to move later this year to be closer to my youngest son and his family. I've lived in the same state for decades, so I'm a little nervous about how this might affect my Medicare coverage. Will I need to change plans or take any special steps to avoid gaps? — Relocating Rita



Dear Rita, Great question. A move like this is exciting, but it's smart to think ahead about how it could affect your coverage. Whether your Medicare is impacted — and what you'll need to do — depends on the type of plan you have. Here's what to expect:

If you're enrolled in original Medicare (Part A and Part B), you're in the simplest situation. Your coverage will go with you anywhere in the U.S., so you won't need to change your plan when you move. That said, you do need to update your address so you don't miss important notices like your Medicare Summary Notice or billing statements. The easiest way to do that is through your "my Social Security" account at ssa.gov using the "My Profile" tab.

If you have original Medicare along with a stand-alone Part D drug plan, your move may require a change. Drug plans are based on where you live, so you'll need to contact your current plan to see if it operates in your new state.

If it doesn't, you'll need to choose a new plan that does. You're given a special enrollment window to make this switch — starting the month before your move and lasting up to two full months afterward. If you miss that window, you may have to wait until the next open enrollment period (Oct. 15 to Dec. 7), and you could face a late enrollment penalty if you go without qualifying drug coverage.

Medicare Advantage plans are also location-based, so a move almost always means you'll need to take action. Check with your plan to see if it serves your new area. If it doesn't, you'll need to enroll in a new Advantage plan or switch to original Medicare.

Like Part D, you'll have a special enrollment period that begins the month before you move and continues for two months after. If you move outside your plan's service area and don't pick a new plan, your current plan will eventually disenroll you, and you'll be placed back into original Medicare.

To compare plans available in your new location, visit medicare.gov/ plan-compare, which lets you review both Advantage and Part D options side by side.

If you have original Medicare and a Medigap policy, you generally won't need to switch plans when you move. These policies are standardized nationwide, meaning a Plan G in one state offers the same basic benefits in another.

Still, you should notify your insurer of your new address. Keep in mind that while your coverage stays the same, your premium might change depending on your new ZIP code.

One exception to be aware of is Medicare Select, a type of Medigap plan that uses provider networks. If you have one of these (they're not very common), you may need to switch plans when you relocate.

A move doesn't have to disrupt your Medicare, but it pays to plan ahead. Update your address, and if you have a Part D or Medicare Advantage plan, review your coverage and make any needed changes on time.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.