Frequently Asked Questions- Changing Your Plan After the Enrollment Period

When can I change my health plan (MCO)?

Answer: You can change for any reason during the open enrollment period. This year that was from December to April 4, 2013. If you choose in the middle of a month you will be in your new plan starting on the first day of the next month. After April 4 you need a “good cause” reason to change.

How often can I change plans?

Answer: You can change each year during the open enrollment period.

What is a good cause reason to change health plans?

Answer: If you have a problem with your health plan you may be able to change outside of the enrollment period. There are a few good cause reasons that will let you change during the year.

You might have good cause to change your health care plan if:
- You do not have access to covered services or providers
- You require a specialist or specialty care that is not available in your health plan
- You have concerns about your case management services
- You live in a nursing home that is no longer accepts your plan
- You would like a service that your health plan does not cover because of moral or religious objections
- You need related services to be performed at the same time, but not all of the related services are available within your health plan

What if I lose my KanCare coverage? Do I get to choose a new plan when I come back to the program?

Answer: If you lose eligibility for more than 90 days you can choose a new health plan when you come back to the program. If it is less time than that you will be assigned back to your old health plan when you come back.

I just had a baby and it’s not open enrollment time. Can I choose a different plan for him/her?

Answer: When you have a new baby we will put the baby on your health plan. Some people might have other children that are on a different plan. If all of your other children are on a different plan, you can choose to have your baby on the same plan as them.
My child just moved onto my case. Can I change their plan?

Answer: Yes. You can choose to put your child on the same plan as the rest of your family if they are new to your case.

I just adopted a child. Do I get to change their health plan?

Answer: Yes. Parents who have just adopted a child can change the child’s health plan when the child is legally adopted.

What if the doctor I want to see is not in my health plan? Is that a good cause reason to change?

Answer: No. Just because the doctor you want is not in your health plan that does not automatically mean you have a good cause reason to change. You can choose another doctor that is in your plan’s network. You can also wait until the open enrollment period and then change to the plan where your doctor is enrolled. If you cannot find another doctor in your plan’s network that can meet your needs, that would be a good cause reason to change plans.

What about PACE (Program of All-inclusive Care for the Elderly)? When can I choose to change to the PACE program?

Answer: If you meet the requirements for the PACE program, you can choose PACE at any time during the year. If you choose to move out of KanCare and into PACE, your choice will be effective on the first day of the next month. If you want to move out of PACE and into KanCare, that choice will be effective the first day of the next month as well.