

# Moving to South Carolina with Medicare?

## Here's What You Need to Do — Immediately

A free resource from Jennifer Mauldin, Licensed Medicare Specialist | Mauldin Insurance Group, Lexington SC

### ■ THE 60-DAY RULE — READ THIS FIRST

When you move to South Carolina, your relocation triggers a Special Enrollment Period for Medicare. You have exactly 60 days from your move date to update your Medicare coverage to a plan that works in your new SC zip code. Miss this window and you wait until October 15 — Annual Enrollment.

→ **Call Jennifer the day you arrive: 843-509-2462**

### ■ IF YOU HAVE MEDICARE ADVANTAGE — URGENT ACTION REQUIRED

Medicare Advantage plans are regional. If your plan was issued in another state, it almost certainly has no in-network providers in your new SC zip code. The only coverage it provides in South Carolina is emergency care. Routine doctor visits, specialist appointments, and prescriptions are NOT covered at in-network rates — HMO plans may not cover them at all.

**What to do: Call 843-509-2462 immediately. Your 60-day Special Enrollment Period allows you to switch to an SC plan — but the clock is running.**

### ■ EMPLOYER RETIREE PLANS — 'NATIONWIDE' DOESN'T MEAN LOCAL COVERAGE

Some large companies and state retirement systems offer Medicare Advantage plans to retirees that advertise 'nationwide coverage.' But nationwide coverage and in-network coverage at your new SC hospital and doctors are two different things. These employer group plans (EGWPs) don't appear on Medicare's public plan finder — impossible to verify until a card gets declined.

**What to do: Bring your plan documents to your consultation. We verify local SC network coverage for employer plans at no charge.**

### ■ IF YOU HAVE MEDICARE SUPPLEMENT (MEDIGAP) — YOU'RE IN GOOD SHAPE

Medigap plans have no provider networks. They follow Original Medicare anywhere it's accepted — including every Medicare-participating hospital, doctor, and specialist in South Carolina. No network to verify. No prior authorization. No surprises anywhere in the state.

**What to do: Verify your carrier services SC (most do). Review your Part D drug plan for your new zip code. That's usually it.**

## FINDING YOUR NEW SC DOCTORS & HOSPITALS

### SC Midlands (Lexington, Columbia, Lake Murray)

Lexington Medical Center, Prisma Health Richland & Baptist, Providence Health. Strong MA network availability.

### Upstate SC (Greenville, Spartanburg, Anderson)

Prisma Health Upstate, Bon Secours St. Francis, Spartanburg Regional. Multiple MA networks available.

### Lowcountry / Charleston

MUSC Health, Roper St. Francis, Trident Health. Verify MA network — large market with strong plan selection.

### Grand Strand / Myrtle Beach / Coastal

Grand Strand Medical, Conway Medical, Tidelands Health. PPO plans generally best for coastal areas.

### ■ DON'T FORGET YOUR PART D DRUG PLAN

Regardless of plan type, review your drug plan after moving. Pharmacy networks and formularies vary by zip code across SC.

## Your SC Medicare Action Plan

### What to Do in Your First 60 Days After Moving to South Carolina

#### WEEK 1 — Do This Immediately

##### URGENT

Call a licensed SC Medicare agent — tell them your plan type, move date, and medication list. This is the single most important call you make.

##### URGENT

If you have Medicare Advantage: do NOT assume your plan works in your new SC zip code. Even 'nationwide' employer group plans need local network verification before your first appointment.

##### SOON

Locate your Medicare card, insurance cards, and any plan documents from your previous state.

##### SOON

Write down every medication you take, including dosage and frequency. You'll need this for a drug plan review.

#### WEEKS 1–2 — Find Your New SC Medicare Plan

- If on Medicare Advantage: compare all plans available in your new SC zip code (your agent does this for free). Verify your new local hospital and doctors are in-network.
- Confirm your new plan's drug formulary covers your medications at an acceptable tier and cost.
- Enroll in your new SC Medicare plan before your 60-day Special Enrollment Period closes.
- If on Medicare Supplement: verify your carrier services South Carolina. If they don't, this triggers a guaranteed issue right to switch carriers.

#### WEEKS 2–4 — Set Up Your SC Healthcare

- Find a primary care physician in your new SC area. Ask your agent which local doctors are accepting new Medicare patients.
- Transfer prescriptions to a local SC pharmacy — confirm it's in your plan's preferred pharmacy network.
- Schedule your first appointment with your new SC primary care physician.
- Update your address with Social Security (ssa.gov or 1-800-772-1213) — this updates Medicare automatically.

#### 60-DAY DEADLINE — Your Enrollment Window Closes

**After 60 days from your move date, your Special Enrollment Period closes.**

Most changes must wait until the Annual Enrollment Period: October 15 – December 7. Don't let this deadline pass.

### Ready to Get Your SC Medicare Sorted?

Call or text Jennifer Mauldin — free consultation, no obligation.

We verify your providers, compare all SC plans, and handle everything at no cost to you.