

Enrollment Periods for SNP Plans

Understanding when clients can enroll in a Special Needs Plan (SNP) is critical. Unlike standard Medicare Advantage (MA) plans, SNPs offer unique enrollment opportunities that can simplify the process for eligible beneficiaries.

Annual Enrollment Period (AEP)

Runs from October 15 – December 7 each year.

Eligible clients can:

- Enroll in an SNP for the first time.
- Switch from another MA plan into an SNP.
- Drop their MA or SNP coverage and return to Original Medicare.
- Coverage takes effect January 1 of the following year.



Continuous Special Enrollment Period (SEP) for SNPs

As of January 1, 2025, the rules around SEP for dual-eligible and LIS individuals have changed.

Here's how things work now:

- The old quarterly Dual / LIS SEP is eliminated.
- Dual / LIS individuals now have a monthly SEP that allows them to:
 - Disenroll from a Medicare Advantage + Part D plan (MAPD) and join Original Medicare + a standalone drug plan (PDP).
- For full-benefit dually eligible individuals, a separate Integrated SEP allows monthly enrollment into or switching of integrated SNPs (AIP, HIDE, FIDE) to align Medicare and Medicaid coverage.
- Not every SNP qualifies under these SEP rules—non-integrated SNPs (Coordination-Only SNPs) may not be eligible for switching via SEP.
- During AEP (Annual Enrollment Period), of course, clients may change plans or enroll as usual.

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