



PSMBrokerage

SEP

Special Enrollment Period

Quick-Reference Guide

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OEP Marketing Guardrails

During OEP, Agents MAY		During OEP, Agents MAY NOT	
Market to age-ins who have not yet made an enrollment decision.		Knowingly target or send unsolicited marketing materials to any MA enrollee or Part D enrollee during the OEP. "Knowingly" takes into account the intended recipient as well as the content of the message.	
Market the 5-star continuous enrollment SEP (if applicable).		Send unsolicited materials referencing the OEP or advertising the ability to switch plans.	
Market to dual-eligible and LIS beneficiaries who may make changes once per calendar quarter during the first 9 months of the year.		Call or contact former enrollees who selected a new plan during the AEP.	
Send marketing materials when a beneficiary makes a proactive request.		Target beneficiaries who are in the OEP due to making a choice during the AEP.	
At the beneficiary's request, have one-on-one meetings.		At the beneficiary's request, have one-on-one meetings.	
At the beneficiary's request, provide information on the OEP if they express interest in a new plan.		Engage in or promote agent activities to target the OEP as an opportunity to make further sales.	

During the OEP, Medicare Advantage beneficiaries may:	
<ul style="list-style-type: none"> • Switch to an MA-only plan • Switch to an MA-PD plan 	<ul style="list-style-type: none"> • Disenroll from their MA plan and opt for Original Medicare (with or without a stand-alone Part D plan)

The MA OEP does not provide an opportunity for an individual enrolled in Original Medicare to join a MA plan. It also does not allow for Part D changes for individuals enrolled in Original Medicare, including those enrolled in stand-alone Part D plans. The MA OEP is not available for those enrolled in Medicare Savings Accounts or other Medicare health plan types (such as cost plans or PACE).

On Application

- OEP for 1/1-3/31
- OEP NEW for month of entitlement to part A and part B—last day of the 3rd month of entitlement

Open Enrollment Period

Available to:

- Any MA/MAPD member from 1/1 to 3/31 (Standard "Calendar" OEP)
- Any MA/MAPD member within the first three months of having both Part A AND Part B of Original Medicare (OEP New).

Not available to:

- Original Medicare recipients with or without a stand-alone Prescription Drug Plan.

Note: No changes to the Open Enrollment Period for Institutionalized Individuals (OEPI).

What CAN occur during OEP (Standard and New):

If enrolled in...	Then...
MA-only	<ul style="list-style-type: none">• Enroll into a different MA-only• Enroll into an MAPD• Disenroll from the MA-only and/or select a PDP
MAPD	<ul style="list-style-type: none">• Enroll into a different MAPD• Enroll into an MA-Only• Disenroll from the MAPD and/or select a PDP

Only one election/plan change can be made during the OEP (Standard or New).

The effective date for the new MA/MAPD plan is the first of the month following receipt of the enrollment request.

The MA/MAPD termination date will be the end of the month in which the disenrollment request is received if returning to Original Medicare.

On Application

- Electronic: OEP - Located under SEP section
- Paper: OEP, OEP New
- D2C: TBD
- OEC/CMS: OEP
- OEP for 1/1-3/31
- OEP NEW for month of entitlement to part A and part B—last day of the 3rd month of entitlement



Understanding the Types of SEPs

See the next page for helpful information on the key types of SEPs, including who qualifies, timelines, codes for applications, and more.

SEP for Dual-Eligible Individuals and Other LIS-Eligible Individuals

Available to:

- Medicare beneficiaries receiving any type of Medicaid assistance.
- Medicare beneficiaries who qualify for a low-income subsidy (LIS).

What the election can be used for:

If enrolled in:

- Original Medicare
- MA-only, MAPD, or PDP

Then they may:

- Enroll into an MA-only, MAPD, or PDP
- Enroll into a different MA-only, MAPD, or PDP
- Disenroll to Original Medicare

Restrictions:

- Election can only be used once per calendar quarter between 1/1 and 9/30.
 - Quarters are January to March, April to June, and July to September (based on enrollment receipt, not requested plan start date).
- Election cannot be used between 10/1 and 12/31.
- Individuals identified as at-risk or potentially at-risk for abusing certain medications will not have their enrollment/disenrollment accepted by CMS.
 - Limitation can last up to 24-months at a time.

When the election can be used (election period):

The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.

The disenrollment date will be the end of the month in which the disenrollment request is received.

Note: This SEP is separate from the "SEP for Individuals who Gain, Lose, or Have a Change in Their Dual or LIS-Eligible Status" and the two should not be used interchangeably.

On Application

• Electronic: MDE • Paper: MDE • D2C: MDE • OEC/CMS: MDE

Language: I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.

SEP for Individuals who Gain, Lose, or Have a Change in Their Dual or LIS-Eligible Status

Available to:

- Medicare beneficiaries who:
- Become eligible (gain) for any type of Medicaid or LIS
- Lose eligibility for any type of Medicaid or LIS
- Have a change in the level of their Medicaid or LIS

What the election can be used for:

If enrolled in:

- Original Medicare
- MA-only, MAPD, or PDP

Then they may:

- Enroll into an MA-only, MAPD, or PDP
- Enroll into a different MA-only, MAPD, or PDP
- Disenroll to Original Medicare

When the election can be used (election period):

The election can be used once within 3 months of the qualifying event or notification of the update (whichever is later).

The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.

The disenrollment date will be the end of the month in which the disenrollment request is received.

Note: The election can be used year-round. Additionally, this SEP is separate from the "SEP for Dual-eligible Individuals and Other LIS-Eligible Individuals" and the two should not be used interchangeably.

On Application

- Electronic: MCD (Medicaid), NLS (Extra Help/LIS)
- Paper: MCD (Medicaid), NLS (Extra Help/LIS)
- D2C: MCD (Medicaid), NLS (Extra Help/LIS)
- OEC/CMS: MCD (Medicaid), NLS (Extra Help/LIS)

Language: I recently had a change in my Medicaid or Extra Help paying for Medicare prescription drug coverage (newly got assistance, had a change in level, or lost eligibility) within the last few months.

SEP for Individuals Affected by a FEMA-Declared, Weather Related Emergency or Major Disaster

Available to:

- Medicare beneficiaries who:
 - Reside/resided in an area that FEMA has declared an emergency or a major disaster and the county is designated as being eligible to apply for individual or public assistance.

OR

- Lived elsewhere but relied on a healthcare decision maker who lived in the affected area.

AND

- Had another election period during the time the emergency declaration is in effect.
- Did not use the other election period.

Note: This is not a “stand-alone” election. The beneficiary must have been eligible for another election that they were unable to use due to the emergency/disaster.

What the election can be used for:

If enrolled in:

- Original Medicare
- MA-only, MAPD, or PDP

Then they may:

- Enroll into an MA-only, MAPD, or PDP
- Enroll into a different MA-only, MAPD, or PDP
- Disenroll to Original Medicare

When the election can be used (election period):

The SEP begins at the start of the declared incident and continues for 4 full calendar months.

On Application

• Electronic: DST • Paper: DST • D2C: DST • OEC/CMS: DST

Language: I was affected by a weather-related emergency or major disaster (as declared by the Federal Emergency Management Agency (FEMA). One of the other statements here applied to me, but I was unable to make my enrollment because of the natural disaster.

SEP for CMS and State-Initiated Enrollments

Available to:

- Medicare beneficiaries placed into a plan by CMS or state action.

What the election can be used for:

- Enrollment into an MA-only, MAPD, or PDP
- Disenrollment from the CMS/state-assigned plan

Note: Those assigned by CMS/state into a plan are encouraged to contact the program to learn if an “opt-out” request should be submitted.

When the election can be used (election period):

- Prior to the start of the CMS/state-assigned plan
- Within 3 months of (whichever is later)
- Receiving notice of the plan assignment
- The effective date of the assigned plan

Note: One-time use only per plan assignment per election period..

The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.

The disenrollment date will be the end of the month in which the disenrollment request is received.

On Application

- Electronic: DIF
- Paper: DIF
- D2C: DIF
- OEC/CMS: DIF

Language: I was enrolled in a plan by Medicare (or my state) within 3 months ago and I want to choose a different plan.

SEP for Providing Individuals who Requested Materials in Accessible Formats Equal Time to Make Enrollment Decisions

Available to:

- Any Medicare beneficiary who was not provided decision-making material in an accessible format in the same time as standard material is provided

Note: This is not a “stand-alone” election. The beneficiary must have been eligible for another election prior to using this SEP.

What the election can be used for:

- Enrollment into an MA-only, MAPD, or PDP. Previous coverage is not a factor.

When the election can be used (election period):

- The SEP begins at the end of the election period in which the request for accessible-formatted material was made. The length of the SEP will be at least as long as the time it took for the material to be provided.

On Application

- Electronic: ACC
- Paper: ACC
- D2C: OTH
- OEC/CMS: TBD

Language: Equal Time for Materials in Accessible Format

Age-In (IEP)

Available to:

- Individuals turning 65 years old who are within 3 months of their 65th birthday.

For new Medicare beneficiaries who are enrolled in an MAPD plan during their IEP, an Open Enrollment Period occurs from the month of entitlement to Part A and Part B—the last day of the 3rd month of entitlement.

When It Happens	Why It Happens	Notes
IEP - Prescription Coverage 1) Initial Election Period - gaining Medicare A & B at the same time	1) This enrollment period is for Part D coverage (MAPD or PDP), not MA-only. The total enrollment period is seven (7) months beginning three (3) months before the effective date of Medicare Part A and B, includes the month Medicare begins, and continues for three (3) additional months. If enrollment is during the three (3) months before the Medicare effective date, the plan effective date will be the first of the month that Medicare is effective; otherwise, the plan effective date will be the first of the month following plan enrollment. IEP is also used for an individual who has resided out of the country during the period of their original Medicare eligibility and is now moving back to the U.S./U.S. Territory, is getting Medicare A and B and wishes to enroll in a MAPD or PDP.	1) IEP 7-month period to enroll in a MAPD or PDP (NOT for MA - use ICEP for MA) ***Do NOT use IEP for Delayed Part B - refer to ICEP***
2) Turning 65 if has Medicare due to Disability; a.k.a. 2nd Initial Election	2) Beneficiaries with Medicare due to disability (before age 65) will have a second IEP (7-month period) when they turn 65 to change/enroll in a MAPD or PDP. A beneficiary is not required to use the first IEP in order to use the second IEP at age 65. NOTE: If person had Medicare before age 65, did not have creditable prescription coverage and was subject to the Part D late enrollment penalty then uses the 2nd IEP at their 65th birthday to enroll in Part D (PDP or MAPD), the penalty will no longer apply as long as they keep Part D or creditable prescription coverage.	2) IEP for MAPD/PDP

On Application

If A and B dates are the same:

- IEP (for MAPD or PDP)

If A and B dates are different:

- IEP (for PDP),
- If outside IEP window SEP (if eligible)



Questions?

Please contact us for assistance.

Call us at 1-800-998-7715 or email us at
info@psmbrokerage.com.

Hours of operation: 8 a.m.–5 p.m. (CST), Monday–Friday.



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