

What is the Open Enrollment Period (OEP)?

- The 21st Century Cures Act eliminated the Medicare Advantage disenrollment period that previously took place each year from Jan 1 to Feb 14. Starting in 2019, and continuing annually, OEP is in effect from Jan 1 to Mar 31, allowing a beneficiary enrolled in a Medicare Advantage plan (with or without drug coverage), a one-time opportunity to make plan changes

What CAN a beneficiary do during OEP?

- Switch to another Medicare Advantage Plan (with or without drug coverage)
- Drop current Medicare Advantage plan and return to Original Medicare, Parts A & B
- If a beneficiary returns to Original Medicare during OEP they can sign up for a stand-alone Medicare Part D Prescription Drug Plan

IMPORTANT:

- Only one change is allowed, effective the first day of the following month after receipt of the application.
- Beneficiaries **CANNOT** switch from a Medicare Supplement to an MADP or switch from one PDP to another PDP.

Marketing Guidelines for OEP

- Plans, agents, and brokers, may NOT knowingly conduct any OEP marketing to Medicare Advantage members, which includes knowingly targeting or sending any unsolicited marketing materials by telephone, direct mail, social media or email

Examples of “knowingly” targeting during OEP

- Providing unsolicited materials referencing OEP or the ability to make an additional enrollment change
- Any message that calls out OEP (including timeframe) even in an educational context
- Calling former enrollees who elected a new plan during AEP
- Engaging in promotional activities which intend to use the OEP as an opportunity to acquire sales

Approved Marketing Activities during OEP

- Focus on SEP elections such as, Age-Ins, Relocating, Loss of Group Coverage, etc.
- Marketing for any 5-Star Rated Plans in your regional area
- Contacting and working with Dual-eligible and LIS beneficiaries

Ultimately, OEP activity must **be initiated by the member**. However, if a beneficiary contacts you and asks about their eligibility to enroll into a plan (but does not make any explicit reference to OEP) you can review their information and utilize OEP to help them with their plan change.

OEP Example: Mr. B is enrolled into a Medicare Advantage Plan during AEP. He used the MA AEP to switch to a new MA Plan, effective January 1. Unfortunately, a few of his drugs are not on his new plan’s formulary, and his doctor is out of network. Mr. B can use his OEP election from January 1 to March 31st (OEP) to change plans in February, with an effective date of March 1.