

What is OEP?

Each year, from January 1 to March 31, individuals enrolled in a Medicare Advantage plan have a special opportunity to make changes to their coverage. This period is referred to as the Open Enrollment Period (OEP).

During the OEP, Medicare beneficiaries have the option to:

- Switch to a different Medicare Advantage plan
- Cancel their Medicare Advantage plan and revert to
 - Original Medicare Part A and Part B
- Enroll in a stand-alone Medicare Part D Prescription
- Drug Plan (if they choose to return to Original Medicare)

During OEP, Medicare beneficiaries encounter specific limitations:

- They cannot enroll in a Medicare Part D Prescription Drug Plan while enrolled in Original Medicare.
- They are unable to switch between Medicare Part D Prescription Drug Plans if they are on Original Medicare.
- They cannot move from Original Medicare to a Medicare Advantage plan.

What can agents do during OEP?

- Promote enrollment opportunities and organize marketing activities for those who have not yet joined a Medicare plan, including age-ins.
- Respond to inquiries and distribute marketing materials to individuals who reach out for information about OEP.

During OEP, agents are prohibited from:

- Soliciting by knowingly sharing or distributing marketing materials that reference OEP or imply that Medicare beneficiaries can change plans.
- Targeting individuals by purchasing mailing lists or identifying specific individuals eligible for plans during OEP.
- Persuading individuals by attempting to sway their decisions about a plan they enrolled in during the Annual Enrollment Period (AEP).
- Contacting former clients who have switched to a new plan during AEP.
- Hosting sales activities, which includes participating in or promoting events that present OEP as an opportunity for sales.

How can agents maintain compliance during OEP?

- Always wait until an individual approaches you expressing dissatisfaction with their Medicare plan or inquiring about OEP.
- Avoid advertising the existence of an OEP.
- If you participate in or host events during this period, ensure that you do not promote this timeframe and only discuss it with individuals who indicate they are unhappy with their Medicare plan or ask about OEP.

What does the enrollment process entail during OEP?

- When an individual makes changes during OEP, the new plan will take effect on the first day of the month following the insurance carrier's receipt and processing of the completed application.
- Should an individual submit two applications during OEP, the application that is received and processed first (according to CMS guidelines) will be the one that alters the individual's plan.
- There are no "trial" periods or "30-day free looks" during this timeframe. Once an individual makes a change, they must retain that plan until the next enrollment period, regardless of their satisfaction.