

OEP Checklist: **AGENT'S GUIDE**

This is a tool for producer reference only — not to be shared with clients or used in a presentation.

Open Enrollment Period (OEP)

Open Enrollment Period (OEP):

- January 1 to March 31 annually
- Only for beneficiaries enrolled in MA
- Marketing activities are strictly limited

Beneficiaries can:

- Switch from one MA plan to another
- Switch from MA to Original Medicare
- Make a corresponding enrollment or disenrollment in a Part D plan

COMPLIANCE: Make sure you understand CMS marketing limitations and have materials approved by compliance before sending. Refer to the "Marketing During OEP" section of the **Agent Medicare Compliance Guide**.

Audiences you may market to during OEP

- ☐ Beneficiaries aging into Medicare (turning 65)
- ☐ Enrolled beneficiaries who reside in an area with a 5-Star plan
- ☐ Dual-eligible and LIS beneficiaries
- ☐ Any beneficiary who makes a proactive request for information

Audiences you may not market to during OEP

- ☐ Beneficiaries who made a plan choice during AEP
 - o ANY communications directed at clients who chose a plan during AEP is considered "knowingly targeting" and is prohibited

Checklist of actions to take during OEP

- ☐ Understand marketing limitations and what cannot be said in client communications during OEP
 - o Not allowed: "Not happy with your plan? You can change it!"
 - o Not allowed: "It's Open Enrollment Period!"
 - o Check with compliance for more examples
- ☐ Review client list and identify those who have made an AEP enrollment decision
 - o These clients may NOT be contacted
- ☐ Identify clients who fit each allowed category above
 - o Create messaging for each group that does NOT mention OEP
 - o Offer assistance with any questions or concerns they have
- ☐ Make yourself available to clients to proactively reach out
- ☐ Include general information about Special Enrollment Periods, including OEP, on your website
- ☐ Stay in touch with ALL clients
 - o You can reach out to AEP enrollees to see if they have questions about their new plan