



Get to Know: **SPECIAL ENROLLMENT PERIODS (SEPS)**

The opportunity of SEPs help Medicare-eligible clients get the coverage that's right for them

Beyond their original enrollment and AEP, Medicare beneficiaries may have other opportunities to adjust or change their Medicare plan. These are called Special Enrollment Periods (SEPs) — knowing how they work is an opportunity to serve clients better while increasing retention.

When an SEP Might Apply

A beneficiary is eligible for an SEP when certain events happen in their lives, including, but not limited to:

- Being diagnosed with a severe or chronic condition and there's a Medicare chronic care Special Needs Plan (SNP) available that serves people with that condition. These include: diabetes, cardiovascular disorders, chronic heart failure and lung disease.
- Moving into a different county that's not in their plan's service area
- Losing their current MA/PDP Plan in their area
- Qualifying for Extra Help with the cost of their prescription drugs
- Losing their retiree health coverage
- Receiving Medicaid assistance

SEPs are important time periods for Medicare beneficiaries. It is vital that agents understand CMS rules around marketing to beneficiaries to remain compliant in their communications.



For full guidance on compliant marketing, see the **Medicare Communication and Marketing Guidelines** document at:

<https://www.cms.gov/files/document/medicare-communications-and-marketing-guidelines-3-16-2022.pdf>

Here are some of the most common types of SEPs your clients may be eligible for.

- ✓ **End of Coverage Special Election Period:**
For those whose Medicare Advantage plan was terminated or not renewed, or has service area reductions.
- ✓ **Integrated Care SEP:**
Allows dual-eligible beneficiaries to enroll in an integrated dual-eligible special needs plan. This can be used once per month and has MCO limitations.
- ✓ **Open Enrollment Period for Institutionalized Individuals (OEPI):**
For beneficiaries who live in or recently moved out of an institution (such as a rehabilitation hospital).
- ✓ **Loss of Dual/LIS Status SEP:**
Allows beneficiaries to switch to Original Medicare and a standalone prescription drug plan.
- ✓ **MA Trial Period SEP:**
Allows first-time Medicare Advantage enrollees the chance to change back to Medigap within their first 12 months of having an MA plan.
- ✓ **Moving Out of Coverage SEP:**
Allows beneficiaries who have moved to an address outside their current plan's service area — or within the service area but with additional plan options — to change their plan.
- ✓ **This is not a full list of SEPs**
Use the Medicare.gov document *Special Enrollment Periods** to stay informed of SEPs that may apply to your clients. You'll be able to answer their questions when they reach out while continuing to build a strong client relationship.

For an overview of SEPs that may apply to beneficiaries, see:

<https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan/special-enrollment-periods>

IntegrityCONNECT® makes it simple to help your clients get the coverage they need.

