

# Medicare Advantage Election Periods



# Disclaimer

*The details in this presentation are not meant for member or public distribution.*

*Please see guidance in the Managed Care Chapter 2 Special Election Periods prior to marketing.*



# Types of MA Election Periods

Annual Election Period (AEP)

Initial Coverage Election Period (ICEP)

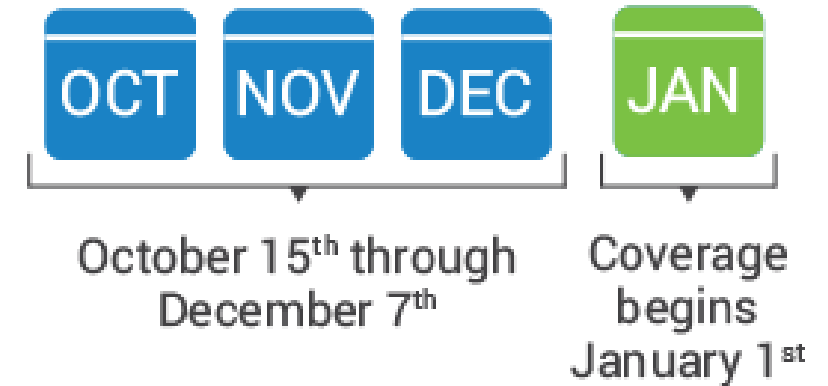
Open Enrollment Period for Institutionalized Individuals (OEPI)

Medicare Advantage Open Enrollment Period ( MA OEP)

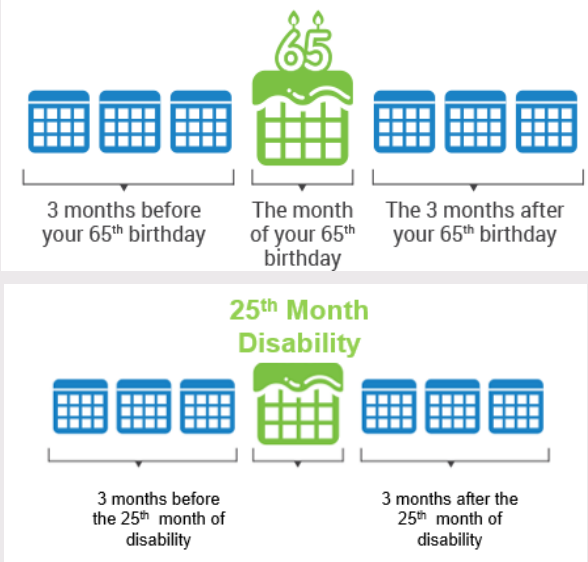
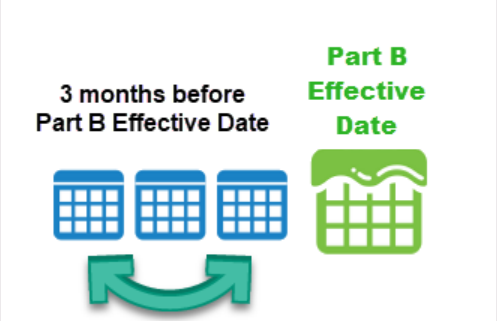
Special Election Periods (SEP)

# Annual Election Period (AEP)

AEP	
<b>Who</b>	All Medicare beneficiaries can take advantage of AEP to make changes to their coverage.
<b>When</b>	October 15 <sup>th</sup> -December 7 <sup>th</sup>
<b>Effective Date</b>	January 1 <sup>st</sup>
<b>Special Note</b>	Last application submitted within AEP timeframe will be honored



# Initial Coverage Election Period (ICEP)

ICEP	Same Medicare A & B Effective Date	Delayed Part B Enrollment
Who	Newly eligible beneficiary and enrolled both Part A & B with same effective date	Beneficiary who's delayed enrollment into Part B coverage since initially eligible (Part A effective prior to Part B)
When	<div>7-month Period</div> <div></div>	<div>3-month Period</div> <div></div>

# Initial Coverage Election Period (ICEP)

ICEP	Same Medicare A & B Effective Date	Delayed Part B Enrollment
Effective Date	<p>If enrollment request is submitted within the 3 months prior to effective date, plan will be active on same date as Medicare effective date.</p> <p>If enrollment is submitted after the effective date, plan will be active 1<sup>st</sup> of the following month of when enrollment request is submitted.</p>	<p>Enrollment request is submitted within the 3 months prior to effective date, plan will be active on same date as Part B effective date.</p>
DRX Election Entry	I am new to Medicare	

# Open Enrollment Period for Institutionalized Individuals (OEPI)

OEPI	
<b>Who</b>	Individual who moves into, resides in, or moves out of an institution
<b>When</b>	An MA eligible institutionalized individual can make an unlimited number of MA enrollment requests during the OEPI. The OEPI ends two months after the month the individual moves out of the institution.
<b>Effective Date</b>	1 <sup>st</sup> of the following month of when enrollment request is submitted.
<b>DRX Election Entry</b>	I am moving into, live in, or recently moved out of a Long-Term Care Facility (for example, a nursing home or long-term care facility).

*Disclaimer: Agents cannot market this SEP, but the beneficiary can inquire with the agent.*

# Medicare Advantage Open Enrollment Period (MA OEP)

MA plan enrollees may enroll in another MA plan or disenroll from their MA plan and return to Original Medicare. Individuals may make only one election during the MA OEP.

MA OEP	All MA members	New Medicare beneficiaries in their ICEP, enrolled in an MA plan
Who	All active Medicare Advantage members	New Medicare beneficiaries within their ICEP, actively enrolled in a Medicare Advantage plan.
When	January 1 – March 31	The month of entitlement to Part A and Part B through the last day of the 3rd month of entitlement <i>(i.e., Medicare Part A &amp; B Effective 9/1/22, the last day of the 3<sup>rd</sup> month of entitlement is 11/30/22).</i>
Effective Date	1 <sup>st</sup> of the following month of when enrollment request is submitted.	
DRX Election Entry	I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP)	I am in a Medicare Advantage Plan and have had Medicare for less than 3 months. I want to make a change

**Please note:** *The MA OEP does not provide an opportunity for an individual enrolled in Original Medicare to join an 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).*



# Special Election Periods (SEP)

Periods outside of the usual IEP, AEP, or MA-OEP when an individual may elect a plan or change current plan.

- SEPs for Changes in Residence
- SEP EGHP (Employer/Union Group Health Plan)
- SEP for Individuals in the Program of All-inclusive Care for the Elderly (PACE)
- SEP for Dual-eligible Individuals and Other LIS-Eligible Individuals
- SEP for Individuals who Gain, Lose, or Have a Change in their Dual or LIS-Eligible Status
- SEP for CMS and State-Initiated Enrollments
- SEP for Non-U.S. Citizens who become Lawfully Present
- SEP for Government Entity-Declared Disaster or Other Emergency
- SEP for Individuals Who Belong to a Qualified SPAP or Who Lose SPAP Eligibility

# SEP for Changes in Residence

## Changes in Residence

<b>Who</b>	<ul style="list-style-type: none"><li>• Individuals who are no longer eligible to be enrolled in an MA plan or who have new plan options available due to a change in permanent residence.</li><li>• Individuals who were incarcerated and have now been released.</li></ul>
<b>When</b>	<ul style="list-style-type: none"><li>• If the individual notifies the organization of the move in advance, the SEP begins the month before the individual's permanent move</li><li>• If the individual has already moved, the SEP begins the month the individual provides the notice of the move</li></ul> <p>The SEP continues for two months following the month it begins or the two months following the month of the move, whichever is later.</p>
<b>Effective Date</b>	<p>1<sup>st</sup> of the following month of when enrollment request is submitted.</p> <p>The individual may choose an effective date of up to three months after the month in which the MA organization receives the enrollment request.</p>
<b>DRX Election Entry</b>	<ul style="list-style-type: none"><li>• I recently moved outside of the service area for my current plan, or I recently moved and this plan is a new option for me.</li><li>• I recently was released from incarceration.</li><li>• I recently returned to the United States after living permanently outside of the U.S.</li></ul>


# SEP EGHP (Employer/Union Group Health Plan)

Employer/Union Group Health Plan	
Who	Individuals disenrolling from employer sponsored coverage (including COBRA coverage) to elect an MA plan
When	This SEP ends 2 months after the month the employer or union coverage ends.
Effective Date	1 <sup>st</sup> of the following month of when enrollment request is submitted.
DRX Election Entry	I am leaving employer or union coverage.

# SEP for Individuals in the Program of All-inclusive Care for the Elderly (PACE)

PACE	
Who	Individuals who disenroll from PACE have an SEP to elect an MA plan.
When	The SEP ends 2 months after the effective date of PACE disenrollment.
Effective Date	1 <sup>st</sup> of the following month of when enrollment request is submitted.
DRX Election Entry	I recently 'left' a Programs of All-Inclusive Care for the Elderly program.

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

Duals/LIS	
<b>Who</b>	Individuals who receive any type of assistance from Medicaid program or qualify for LIS.
<b>When</b>	<p>This SEP exists as long as beneficiary receives those benefits. SEP is available once per calendar quarter during the first nine months of the year. It may not be used in the 4th quarter of the year (October – December).</p> <p>The SEP is considered “used” based on the month in which the individual makes the election (i.e., If the plan receives an election in March (which would be effective April 1st), this counts as “using” the SEP for the 1st quarter, not the 2nd quarter.)</p> 
<b>Effective Date</b>	1 <sup>st</sup> of the following month of when enrollment request is submitted.
<b>DRX Election Entry</b>	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

Gain/Lose/Change Dual/LIS Status	
Who	Individuals who become eligible for , lose eligibility, or have a change in any type of Medicaid or LIS
When	The SEP allows the individual one opportunity to make an election within three months of the changes or notification of change, whichever is later.
Effective Date	1 <sup>st</sup> of the following month of when enrollment request is submitted.
DRX Election Entry	<ul style="list-style-type: none"><li>• I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid).</li><li>• I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help).</li></ul>

# SEP for CMS and State-Initiated Enrollments

CMS/State Initiated Enrollments	
<b>Who</b>	Individuals who are enrolled into a plan by CMS or a State (i.e., through passive enrollment) have an SEP to disenroll from their new plan or enroll into a different plan.
<b>When</b>	The SEP permits a onetime election within three months of the effective date of the assignment, or notification of the assignment, whichever is later.
<b>Effective Date</b>	1 <sup>st</sup> of the following month of when enrollment request is submitted.
<b>DRX Election Entry</b>	I was enrolled in a plan by Medicare (or my state), and I want to choose a different plan.

# SEP for Government Entity-Declared Disaster or Other Emergency

## Federal/State/Local Disaster Declarations

<b>Who</b>	Individuals who reside or resided in or individual relies on help from someone who resides in an affected area for which a federal, state or local government entity has declared a disaster or other emergency. Were eligible for another election period at the time of the SEP eligibility period but did not make an election during that other valid election period due to the disaster or other emergency.
<b>When</b>	The SEP starts as of the date the declaration is made (Incident vs Declaration Date whichever is earlier) and ends 2 full calendar months following the end date identified in the declaration (Incident vs Declaration Date whichever is later).
<b>Effective Date</b>	1 <sup>st</sup> of the following month of when enrollment request is submitted.
<b>DRX Election Entry</b>	I was affected by an emergency or a major disaster (as declared by the Federal Emergency Management Agency, or by Federal, my state, or my local government). One of the other statements on this page applied to me, but I was unable to make my request because of the disaster.
<b>Confirm Disaster Declaration details</b>	<a href="https://www.fema.gov/disaster/declarations">https://www.fema.gov/disaster/declarations</a>

*Disclaimer: Agents cannot market this SEP, but the beneficiary can inquire with the agent.*



# SEP for Enrollment Into a Chronic Care SNP and for Individuals Found Ineligible for a Chronic Care SNP

Chronic Care SNP	
Who	<ul style="list-style-type: none"><li>• Individuals with qualifying chronic condition(s) for plan they are requesting enrollment into.</li><li>• Individuals enrolled in a Chronic Care SNP who have a severe/disabling chronic condition which is not a focus of their current SNP, such individuals have an opportunity to enroll in a Chronic Care SNP that focuses on this other condition.</li><li>• Individuals who are found after enrollment not to have the qualifying condition necessary to enroll in a Chronic Care SNP will have an SEP to enroll in a different MAPD plan.</li></ul>
When	<ul style="list-style-type: none"><li>• This SEP is available while the individual has the qualifying condition(s); it ends upon enrollment in the chronic care SNP</li><li>• No longer qualified for CSNP: The SEP ends when the individual makes an enrollment election or two calendar months following notification.</li></ul>
Effective Date	1 <sup>st</sup> of the following month of when enrollment request is submitted.
DRX Election Entry	Other: CSNP

# SEPs for Non-renewals or Terminations

Non-Renewals/Terminations	
<b>Who</b>	A SEP exists for members of MA plans that will be affected by plan or contract terminations (any time of year), non-renewals and plan service area reductions that are effective January 1 of the contract year.
<b>When</b>	<ul style="list-style-type: none"><li>• Non-renewals: SEP begins December 8 and ends on the last day in February of the following year.</li><li>• Plan Terminations: The SEP begins two months before the proposed termination effective date and ends one month after the month in which the termination occurs.</li><li>• CMS Terminations: The SEP begins 1 month before the termination effective date and ends 2 months after the effective date of the termination.</li></ul>
<b>Effective Date</b>	1 <sup>st</sup> of the following month of when enrollment request is submitted.
<b>DRX Election Entry</b>	Other: Plan Termination/Non-Renewal
<b>Special Note</b>	Member will receive notification of termination/non-renewal with effective dates and SEP time frame.

# SEP for Significant Change in Provider Network

Change in Provider Network	
<b>Who</b>	CMS will establish a SEP, on a case-by-case basis, for situations in which CMS determines that changes to an MA plan's provider network are significant
<b>When</b>	The SEP can be used only once per significant change in provider network. It begins the month enrollees are notified of eligibility for the SEP and continues for an additional two calendar months thereafter.
<b>Effective Date</b>	1 <sup>st</sup> of the following month of when enrollment request is submitted.
<b>DRX Election Entry</b>	Other: Change in Provider Network
<b>Special Note</b>	Member will receive notification of significant change in provider network with effective dates and SEP time frame.

# Ranking of Election Periods

If an individual is eligible for more than one election period but does not indicate a preferred effective date or the organization is unable to contact the individual, the organization must assign an effective date using the following ranking of election periods.

1. ICEP
2. MA-OEP
3. SEP
4. AEP
5. OEPI

# Resources

**Medicare.gov-Special Enrollment Periods**

**Chapter 2 - Medicare Advantage Enrollment and  
Disenrollment**

*Please review the linked document for full list of Election  
Periods.*

