

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.



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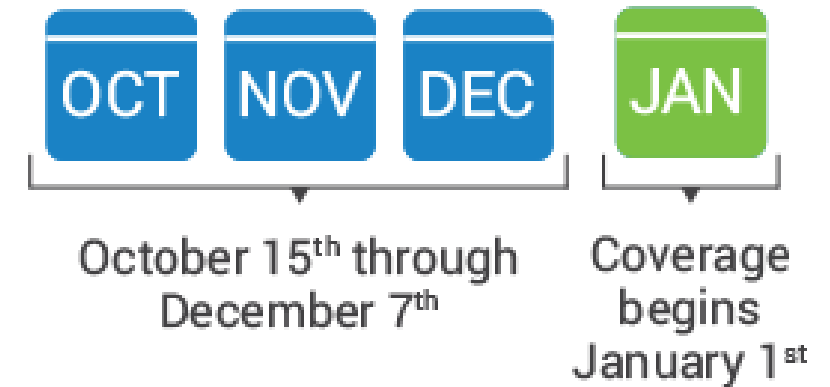
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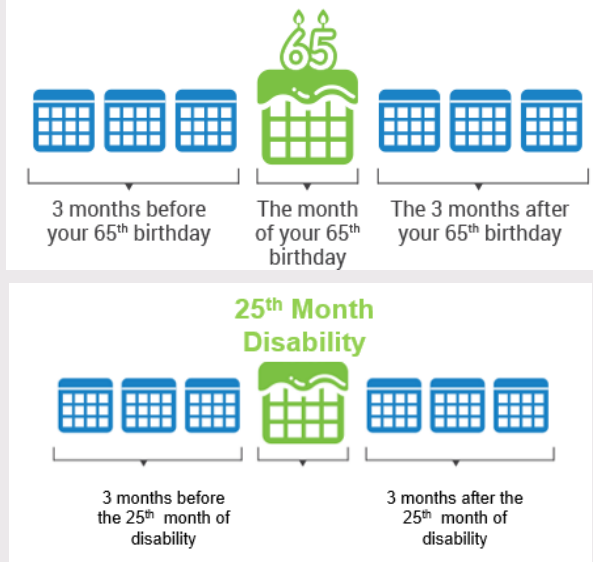
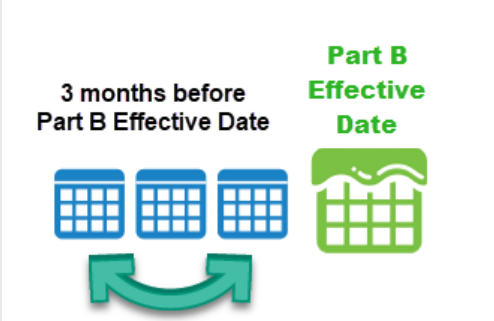
Annual Election Period (AEP)

AEP	
Who	All Medicare beneficiaries can take advantage of AEP to make changes to their coverage.
When	October 15 th -December 7 th
Effective Date	January 1 st
Special Note	Last application submitted within AEP timeframe will be honored
Connecture DRX Election Entry	AEP- I am enrolling during the Medicare Open Enrollment Period for coverage to begin on January 1.





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	<p>7-month Period</p>  <p>The diagram illustrates the 7-month Initial Coverage Election Period (ICEP) for two scenarios. The top scenario is for a beneficiary's 65th birthday, showing a central green calendar icon with '65' and a candle, flanked by three blue calendar icons on each side. Brackets below indicate '3 months before your 65th birthday', 'The month of your 65th birthday', and 'The 3 months after your 65th birthday'. The bottom scenario is for a beneficiary's 25th month of disability, showing a central green calendar icon with '25th Month Disability', flanked by three blue calendar icons on each side. Brackets below indicate '3 months before the 25th month of disability' and '3 months after the 25th month of disability'.</p>	<p>3-month Period</p>  <p>The diagram illustrates the 3-month Initial Coverage Election Period (ICEP) for a beneficiary who delayed Part B enrollment. It shows three blue calendar icons on the left, with a bracket above them labeled '3 months before Part B Effective Date'. To the right is a green calendar icon with a wavy line, labeled 'Part B Effective Date'. A green double-headed arrow connects the two groups of calendar icons.</p>



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 1st 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>
Connecture DRX Election Entry	<p>You have a chance to get other coverage- I am new to Medicare.</p>	<p>You have a chance to get other coverage- I already have Hospital (Part A) and recently signed up for Medical (Part B). I want to join a Medicare Advantage Plan.</p>



Initial Coverage Election Period (ICEP) vs. Initial Election Period (IEP)

IEP

- This is the first time a beneficiary can enroll in Original Medicare, Part A & Part B.
- If the beneficiary enrolls in both Part A & B when they turn 65 or become eligible for Medicare, the ICEP will run concurrently with the IEP.
- If they delay Part B, and sign up for it later, the ICEP will begin 3 months before Part B coverage begins and end on the last day of the month before Part B coverage begins.



ICEP

- This is a beneficiary's first opportunity to choose a Medicare Advantage plan (Part C).
- The ICEP begins 3 months before turning 65 or the 25th month of disability, continues the month of 65th birthday or the 25th month of disability, and ends 3 months after the 65th birthday or the 25th month of disability.





Open Enrollment Period for Institutionalized Individuals (OEPI)

OEPI	
Who	Individual who moves into, resides in, or moves out of an institution
When	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.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	<p>You changed where you live- I recently moved out of a long-term care facility (for example, a nursing home or a rehabilitation hospital).</p> <p>OR</p> <p>I live in a long term care facility (for example, a nursing home or a rehabilitation hospital).</p>

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, enrolled in a Medicare Advantage plan.
When	January 1 – March 31	3-month period upon new entitlement to both Medicare Part A & B <i>(i.e., Medicare Part A & B Effective 9/1/24, the last day of the 3rd month of entitlement is 11/30/24).</i>
Effective Date	1 st of the following month of when enrollment request is submitted.	
Connecture 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.

- [SEP for Integrated Care](#) - **New For 2025**
- [SEP for Dual or other LIS-Eligible Individuals](#) – **2025 Update**
- [SEP for Government Entity-Declared Disaster or Other Emergency](#)
- [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 Individuals who Gain, Lose, or Have a Change in their Dual or LIS-Eligible Status](#)
- [SEP for CMS and State-Initiated Enrollments](#)
- [SEP for Individuals Who Belong to a Qualified SPAP or Who Lose SPAP Eligibility](#)



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.

- [SEP for Enrollment Into a Chronic Care SNP and for Individuals Found Ineligible for a Chronic Care SNP](#)
- [SEP for Non-renewals or Terminations](#)
- [SEP for Significant Change in Provider Network](#)
- [SEP for Non-U.S. Citizens who become Lawfully Present](#)

All available SEP's can be found on [Medicare.gov](#)

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



SEP for Integrated Care



Duals/LIS	
Who	Dully eligible individuals enrolling into a FIDE, HIDE, or AIP SNP to facilitate aligned enrollment (Medicare and Medicaid MCO).
When	The SEP may be used once per month.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	Integrated Care



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

DUALS/LIS	
Who	Individuals who receive any level of assistance from Medicaid program or qualify for LIS.
When	The SEP may be used once per month to enroll into any standalone prescription drug plan, it does not permit enrollment into MA-PD plans or changes between MA-PD plans.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	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 Government Entity-Declared Disaster or Other Emergency

Federal/State/Local Disaster Declarations

Who	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.
When	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).
Effective Date	1 st of the following month of when enrollment request is submitted.
How to Enroll Change Withdrawn Eff 3/20/25	Starting April 1, 2025, individuals needing to use the Medicare FEMA Special Enrollment Period (SEP) due to a disaster must contact CMS directly through 1-800-MEDICARE to make changes; Medicare Advantage Organizations and Part D sponsors will no longer accept SEP elections directly from beneficiaries affected by a disaster. Memo
Disaster Declarations	https://www.fema.gov/disaster/declarations

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

Updated 3.31.25





SEP for Changes in Residence

Changes in Residence	
Who	<ul style="list-style-type: none">• 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.• Individuals who were incarcerated and have now been released.
When	<ul style="list-style-type: none">• If the individual notifies the organization of the move in advance, the SEP begins the month before the individual's permanent move• If the individual has already moved, the SEP begins the month the individual provides the notice of the move <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>
Effective Date	<p>1st 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>
Connecture DRX Election Entry	<ul style="list-style-type: none">• 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.• I recently was released from incarceration.• I recently returned to the United States after living permanently outside of the U.S.



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 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	You have a chance to get other coverage- I left coverage from my employer or union(including COBRA 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 or Part D plan.
When	The SEP ends 2 months after the effective date of PACE disenrollment.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	I recently left a PACE (Programs of All-Inclusive Care for the Elderly) program.



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 gain, lose, or have a change in their dual or LIS eligible status
When	The SEP allows the individual one opportunity to make an election within three months of any of the changes or notification of such change, whichever is later.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	<p>You lose your current coverage-</p> <ul style="list-style-type: none">• I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid).• 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).



SEP for CMS and State-Initiated Enrollments

CMS/State Initiated Enrollments

Who	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.
When	The SEP permits a onetime election within three months of the effective date of the assignment, or notification of the assignment, whichever is later.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	You have a chance to get other coverage- I was enrolled in a plan by Medicare (or my state), and I want to choose a different plan.



SEP for Individuals who lose special needs status

Lose SNP Eligibility	
Who	Individuals enrolled in a special needs plan (SNP) who no longer meet the applicable special needs status to remain enrolled in the SNP.
When	The SEP begins the month the individual's special needs status changes and ends three calendar months after the effective date of the involuntary disenrollment from the SNP.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	I lost my Special Needs Plan because I no longer have a condition required for that plan.



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">• Individuals with qualifying chronic condition(s) for plan they are requesting enrollment into.• 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.• 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 MA plan.
When	<ul style="list-style-type: none">• This SEP is available while the individual has the qualifying condition(s); it ends upon enrollment in the chronic care SNP• No longer qualified for CSNP: The SEP ends when the individual makes an enrollment election or two calendar months following notification.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	<p>You have a chance to get other coverage- I want to join a Special Needs Plan that tailors its benefits to my chronic condition.</p> <p>You lose your current coverage- I lost my Special Needs Plan because I no longer have a condition required for that plan.</p>



SEPs for Non-renewals or Terminations

Non-Renewals/Terminations	
Who	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.
When	<ul style="list-style-type: none">• Non-renewals: SEP begins December 8 and ends on the last day in February of the following year.• 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.• CMS Terminations: The SEP begins 1 month before the termination effective date and ends 2 months after the effective date of the termination.
Effective Date	1 st of the following month of when enrollment request is submitted.
Connecture DRX Election Entry	Your plan changes its contract with Medicare- I lost my coverage because Medicare ended its contract with my plan I received a letter from Medicare saying I can join another plan.
Special Note	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	
Who	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
When	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.
Effective Date	1 st of the following month of when enrollment request is submitted.
DRX Election Entry	Other: Change in Provider Network
Special Note	Member will receive notification of significant change in provider network with effective dates and SEP time frame.



SEP for Non-U.S. Citizens who become Lawfully Present

Lawfully Present Status									
Who	When a non- U.S. citizen becomes lawfully present in the United States								
When	The SEP can be used only once. This special election period would start the month you receive lawful presence status and ends once you enroll in a plan or two months after you receive lawful presence status, whichever comes first								
Effective Date	1 st of the following month of when enrollment request is submitted.								
DRX Election Entry	Other: Lawfully Present								
Special Note	<p>Lawfully Present status must have a current End date listed.</p> <div><p>MARx Example:</p><div><div>Medicare Plan Enrollment Ineligibility Periods Due to Not Lawfully Present</div><table><tr><td>Start</td><td>End</td></tr><tr><td colspan="2">There is no not lawfully present information for the beneficiary</td></tr></table></div></div> <div><p>Wipro Example:</p><div><div>Unlawful Presence</div><table><tr><td>Start Date</td><td>End Date</td></tr><tr><td colspan="2">No Data Found</td></tr></table></div></div>	Start	End	There is no not lawfully present information for the beneficiary		Start Date	End Date	No Data Found	
Start	End								
There is no not lawfully present information for the beneficiary									
Start Date	End Date								
No Data Found									



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



Connecture DRX Special Enrollment Periods

You change where you live

You change where you live

You change where you live



- ☐ 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. ?
- ☐ I recently was released from incarceration. ?
- ☐ I recently returned to the United States after living permanently outside of the U.S. ?
- ☐ I recently obtained lawful presence status in the United States. ?
- ☐ I recently moved out of a long-term care facility (for example, a nursing home or a rehabilitation hospital). ?
- ☐ I live in a long term care facility (for example, a nursing home or rehabilitation hospital). ?

As of 2/17/2025

Updated 3.31.25



Connecture DRX Special Enrollment Periods

You lose your current coverage

You lose your current coverage

You lose your current coverage

- ☐ I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid). ?
- ☐ 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). ?
- ☐ I'm in a State Pharmaceutical Assistance Program, or I'm losing help from a State Pharmaceutical Assistance Program. ?
- ☐ I lost other, non-Medicare prescription drug coverage that's as good as Medicare prescription drug coverage (creditable coverage), or my other, non-Medicare prescription drug coverage changed and is no longer considered creditable. ?
- ☐ I lost my Special Needs Plan because I no longer have a condition required for that plan. ?

As of 2/17/2025

Updated 3.31.25



Connecture DRX Special Enrollment Periods

You have a chance to get other coverage

You have a chance to get other coverage
You have a chance to get other coverage

☐ I am new to Medicare. ?

☐ I am new to Medicare, and I was notified about getting Medicare after my Part A and/or Part B coverage started. ?

☐ I left coverage from my employer or union (including COBRA coverage). ?

☐ I already have Hospital (Part A) and recently signed up for Medical (Part B). I want to join a Medicare Advantage Plan. ?

☐ I recently left a PACE (Programs of All-Inclusive Care for the Elderly) program. ?

☐ I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. ?

☐ I am enrolled in a Medicare Advantage plan and want to make a change during the Medicare Advantage Open Enrollment Period (MA OEP). ?

☐ I pay a premium for Part A and I signed up for Part B during the General Enrollment Period (January 1-March 31 each year). I want to join a Medicare drug plan (Part D) or Medicare Advantage Plan with drug coverage. ?

As of 2/17/2025



Connecture DRX Special Enrollment Periods

You have a chance to get other coverage

You have a chance to get other coverage
You have a chance to get other coverage ^

☐ I signed up for Premium Part A (Hospital Insurance) and/or Part B (Medical Insurance) during a Special Enrollment Period I qualified for because of an exceptional circumstance. I want to join a Medicare Advantage Plan (with or without drug coverage). ?

☐ I signed up for Premium Part A (Hospital Insurance) and/or Part B (Medical Insurance) during a Special Enrollment Period I qualified for because of an exceptional circumstance. I want to join a Medicare drug plan (Part D). ?

☐ 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. ?

☐ I have had Medicare prior to now, but I am now turning 65. ?

☐ I am enrolling in a 5-star Medicare plan. ?

☐ I want to join a Special Needs Plan that tailors its benefits to my chronic condition. ?

☐ I am in a plan that has had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher. ?

☐ I have Medicare and get full Medicaid benefits. I want to join or switch to a plan that coordinates coverage between my Medicare and Medicaid managed care plans (called an integrated Dual Eligible Special Needs Plan (D-SNP)). ?

As of 2/17/2025



Connecture DRX Special Enrollment Periods

Your plan changes its contract with Medicare

Your plan changes its contract with Medicare

Your plan changes its contract with Medicare



☐ I lost my coverage because Medicare ended its contract with my plan. I received a letter from Medicare saying I can join another plan.



☐ I lost my coverage because my plan no longer covers the area that I live or it ended its contract with Medicare. ?

☐ I am in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan. ?

As of 2/17/2025

Updated 3.31.25



Resources

Medicare.gov
Full list of Special Enrollment Periods

Medicare Advantage and Part D
Enrollment and Disenrollment Guidance

Medicare & Medicaid Eligibility Highspot

