Spark

Maximizing Medicare Sales Year Round with SEP's



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April, 2025

CONFIDENTIAL AND
PROPRIETARY

Agenda

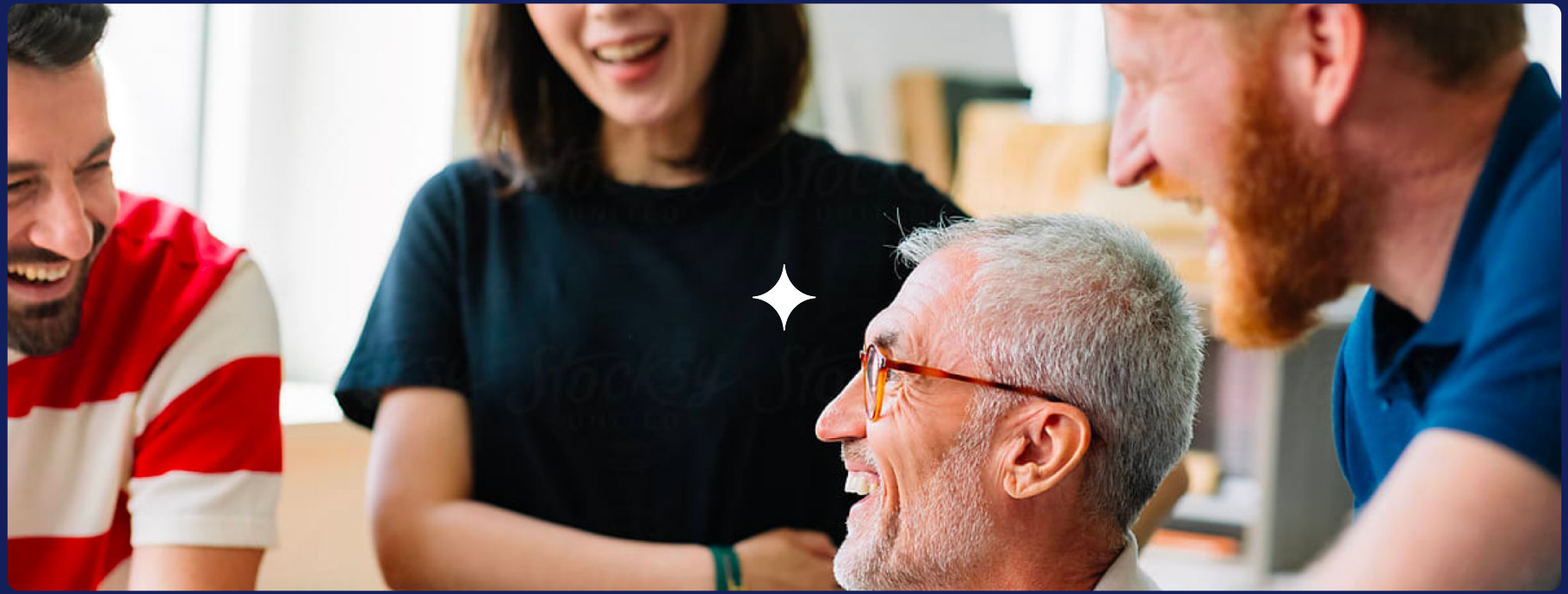
01 Enrollment Periods Review

02 What are Special Enrollment Periods? (SEP’s)

03 Most Common SEP’s and when to use

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Enrollment Periods

Enrollment Periods for MA/MAPD/PDP

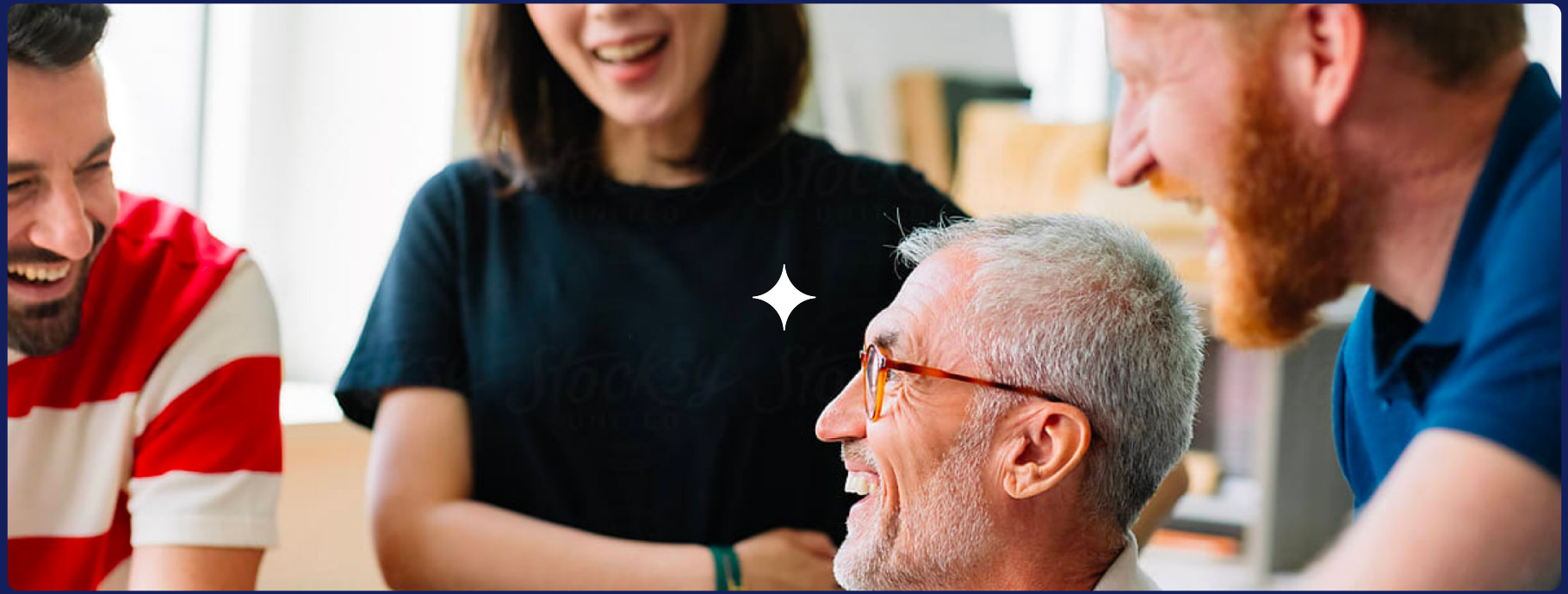
- **IEP (Initial Enrollment Period)** - when a beneficiary first enrolls in Medicare Parts A & B, can sign up for a Plan to coordinate with Medicare start date.
- **2nd IEP** - for beneficiaries who have Medicare due to disability under 65. When turning 65, they have another 7-month IEP.
- **GEP (General Enrollment Period)** - if beneficiary misses IEP, can sign up for Medicare between January 1 and March 31 each year. LEP will apply. Medicare coverage starts first of month after sign up. Can sign up for a Plan to start same day Medicare coverage starts.
- **AEP (Annual Enrollment Period)** - October 15-December 7 each year. Can change their MAPD/PDP for coverage beginning January 1 following year.

Enrollment Periods for MA/MAPD/PDP

- **AEP (Annual Enrollment Period)** - October 15-December 7 each year. Can change their MAPD/PDP for coverage beginning January 1 following year.
- **MA OEP (MA Annual Open Enrollment Period)** - January 1-March 31st each year. A beneficiary on a MA/MAPD plan can make one Plan change during this time. Coverage begins first of month following enrollment.
- **MA OEP NEW -** available to new Medicare Advantage enrollees following IEP/ICEP with their Medicare entitlement. The one-time election begins the month of entitlement (effective date) to Part A and Part B and for two additional months.

Medicare Supplement OEP - 6 months after signing up for Part B, where the beneficiary has guaranteed issue for a Medicare Supplement Plan.

Beneficiary can apply for a Medicare Supplement anytime, but will go through Medical Underwriting if after 6 month Open Enrollment Period.



Special Enrollment Periods (SEP's)

What are SEP's?

When a Medicare Beneficiary has a change in circumstances or a qualifying life event occurs, they may be able to take advantage of one of the SEP's CMS has granted.

- With a SEP the beneficiary has the ability to change their Medicare Plan (MAPD/PDP).
- This SEP may or may not also coincide with an SEP to sign up for Medicare.
- Each SEP comes with its own unique rules and timeframes.

Loss of Employer Coverage

The most common qualifying event for a Medicare Plan SEP

- More Medicare beneficiaries are working past the age of 65, staying on their employer health plan, and delaying enrolling in Medicare. (usually enroll in premium free A and delay Part B enrollment) Note: Make sure group coverage is creditable before delaying Medicare enrollment (group plans from employers with more than 20 employees)
- When they lose the group coverage (retirement, spouse retiring), they become eligible for an 8-month SEP to sign up for Medicare.
- This SEP begins when stop working or when coverage through employer ends - whichever happens earlier.
- Beneficiary will have to sign up for Part B -online is easiest at ssa.gov

Loss of Employer Coverage

- The eight-month SEP for signing up for Part B of Medicare is different than the time frame (SEP) beneficiaries have to enroll in a MAPD or PDP after leaving group coverage.
- Beneficiaries have a 2-month SEP to join a MAPD or a PDP plan after the month their group coverage ends.
- If they don't enroll in a MAPD or PDP plan to coincide with the ending date of their group coverage, they will have a gap in coverage.



Moving or Relocation

Circumstances that qualify a beneficiary for a SEP to enroll in a MA/MAPD/PDP:

- **Moving out of the plan's service area**
  - If the current plan is not available at their new location, they can switch to a plan that is available
  - Member can also switch to a new MA/MAPD/PDP if there are new plan options at new location even if current plan is also available
  - If member tells the Plan before moving, the SEP begins the month before the move and continues for 2 full months after move
  - If member tells the Plan after moving, the SEP begins the month they tell the Plan plus 2 full months

Moving or Relocation

Circumstances that qualify a beneficiary for a SEP to enroll in a MA/MAPD/PDP:

- **Beginning or ending a stay at a long-term care facility or nursing home**
  - Can join a MAPD or PDP
  - Can switch from current MAPD/PDP plan to another Plan
  - Can drop MAPD and return to Original Medicare
  - Can drop PDP
  - SEP lasts duration of the stay at the institution plus 2 full months after beneficiary moves out



Gain, Lose or Have a Change in their LIS/Extra Help Status

**This is different than the ongoing monthly SEP for LIS/EH beneficiaries

Individuals who Gain, Lose or Have a Change in their LIS-Eligible Status have a SEP which includes those who:

- Become eligible for LIS (but who do not receive Medicaid benefits); or
- Lose eligibility for any type of assistance.
- The SEP allows the individual one opportunity to make an election within three months of any of the changes noted above, or notification of such a change, whichever is later. They can enroll in a MAPD or a PDP.
- The effective date for enrollments under this SEP is the first day of the month following receipt of the enrollment request.

Gain, Lose or Have a Change in their Medicaid Status

**This is different than the ongoing monthly SEP for full benefit dual eligible beneficiaries

Individuals who Gain, Lose or Have a Change in their Medicaid (Dual Eligible) Status have a SEP which includes those who:

- Become eligible for any type of assistance from the Title XIX program (including “partial duals” who receive cost sharing assistance under Medicaid); or
- Lose eligibility for any type of assistance; or
- Have a change in the level of assistance they receive (e.g., stop receiving Medicaid benefits, but still qualify for LIS, those who have a change in cost sharing).
- The SEP allows the individual one opportunity to make an election within three months of any of the changes noted above, or notification of such a change, whichever is later. They can enroll in a PDP or MAPD.
- The effective date for enrollments under this SEP is the first day of the month following receipt of the enrollment request.

New Monthly SEP for LIS/Extra Help

- CMS has eliminated SEP-MDE, the quarterly Dual/LIS special election period which had been available between during the first three quarters.
- CMS has created a new monthly SEP-DEP for beneficiaries receiving Extra Help to enroll in a stand-alone PDP for use beginning 1/1/2025 application date.
- Individuals who have Medicare and receive any type of Federal or State assistance from Medicaid or Low Income Subsidy (LIS) a.k.a. Extra Help have a monthly SEP to newly enroll into or change to a different PDP.
- This coverage is effective the first of the upcoming month.

NOTE: An individual is not eligible for this SEP if the individual has been identified as an “at-risk beneficiary” or “potential at-risk beneficiary”.

New Monthly SEP for Dual Eligible

- CMS has eliminated SEP-MDE, the quarterly Dual/LIS special election period which had been available between during the first three quarters.
- CMS has created a new monthly SEP-INT for beneficiaries with both Medicare and full Medicaid (FBDE, QMB+, SLMB+) AND applicable MCO to enroll in an Integrated DE-SNP for use beginning 1/1/2025 application date.
- **Not all D-SNPs are considered Integrated - check Spark Help Center, carrier sites for more information.
- Full-benefit dually eligible individuals (FBDE, QMB+ or SLMB+ only) may use the integrated care SEP to enroll, once per month:
    - Into a fully integrated dual eligible special needs plan (FIDE SNP)
    - Into a highly integrated dual eligible special needs plan (HIDE SNP)
    - or into an applicable integrated plan (AIP)
    - **The plan must integrate with the affiliated Medicaid Managed Care Organization (MCO).**
    - Enrollment effective date is the first of the following month.

Other common SEP's

This is not a complete list.
Please see Medicare.gov or the carrier broker portals for complete lists.

- If a **Chronic Care Special Needs Plan (C-SNP)** is available in the beneficiary's area AND the beneficiary has a qualifying condition, the beneficiary can join the C-SNP plan at anytime during the year, but can only use the SEP once.
- If a **5-star rating Plan** is available in the beneficiary's area, the beneficiary can use this SEP once between December 8th and November 30th the following year to switch from their current plan to a 5-star Plan.
- If a beneficiary drops a Medicare Supplement policy and joins a MAPD plan for the first time, the beneficiary has a **12-month** "trial period". The beneficiary can drop the MAPD policy and go back to Original Medicare with Special Rights to go back to a Medicare Supplement and PDP under the **Trial Right SEP.**

Other SEP's

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Please see Medicare.gov or the carrier broker portals for complete lists.

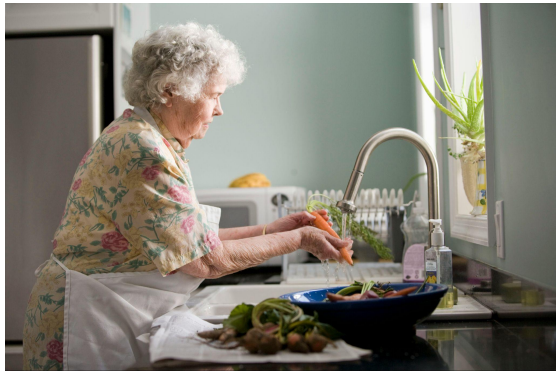


- If CMS declares a "natural disaster" SEP-DST for hurricanes, floods, tornados, and other events. The time frame for the SEP is determined at the time it's announced.
- Beneficiary is eligible **if they had another election period they missed due to the natural disaste**r.

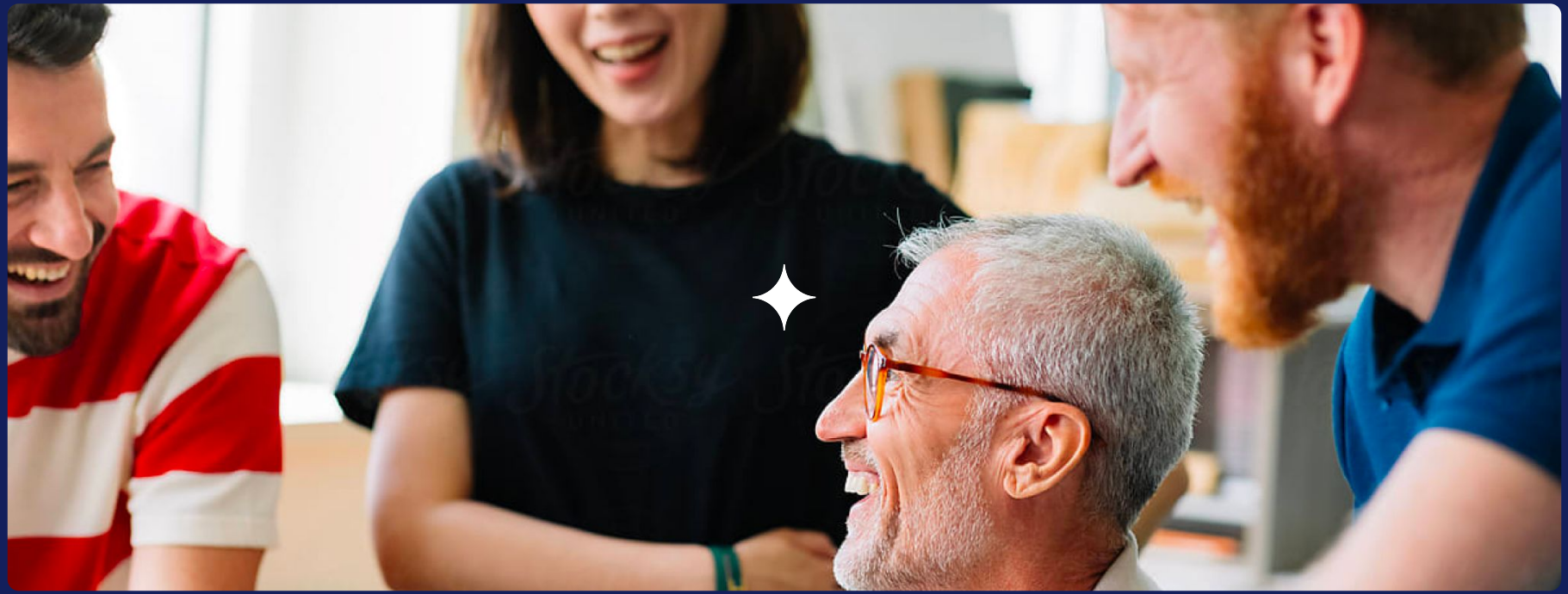
Note: On March 20, 2025, CMS reversed their decision to restrict use of SEP-DST for Government Entity-Declared Disaster or Other Emergency. Agents can continue to use SEP-DST but remember that the beneficiary must have missed a valid election period and other requirements.

Other SEP's

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Please see Medicare.gov or the carrier broker portals for complete lists.



- If a beneficiary is enrolled in a State Pharmaceutical Assistance Program (SPAP), the beneficiary can join a MAPD or PDP plan. They can use this SEP once during the calendar year.
- If a beneficiary is enrolled in a State Pharmaceutical Assistance Program (SPAP) and loses SPAP eligibility, the beneficiary can join a MAPD or PDP plan. The SEP starts the month they lose eligibility or the month notified, whichever is earlier, and ends 2 months after month of loss or notification of loss, whichever is later.



Eligibility for SEP

SEP Eligibility

Make sure you ask enough questions to determine if the client is eligible for a SEP.

- Has the beneficiary recently moved? If so, when?
- Is the beneficiary leaving employer coverage? If so, when?
- Were they recently informed of eligibility into state's Medicaid program, a change in Medicaid status or loss of Medicaid? If so, when?
- Does the beneficiary currently have Medicaid? Which MCO in their state provides their Medicaid coverage?
- If a C-SNP is available, do they meet the chronic condition(s) for eligibility?

IMPORTANT! If unsure about the SEP, ASK before submitting the enrollment! CMS will deny applications with the wrong enrollment/election period!

Hierarchy of Enrollment Periods

CMS has a hierarchy when two or more election periods overlap; however, the regulations also specify choosing the election period most beneficial for the beneficiary be chosen.

1. IEP
2. MA OEP
3. SEP
4. AEP
5. OEP-I



Resources

Resources

- Medicare.gov - search Special Enrollment Periods
- Spark Help Center - both the Training Page and the Compliance page have resources/webinars, etc.
- Carrier Broker Portals - many have Election Period Job Aids on their site (we have them linked on the Agent Training page of the Spark Help Center)
- Sunfire - a new feature is coming for assistance with D-SNP HIDE/FIDE/AIP Plans.
- Upline Support - reach out to your immediate upline for assistance
- Spark Support - reach out to Compliance@SparkAdvisors.com with any questions.

Spark

Q & A

Thank You

CONTACT

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