Spark

Maximizing Medicare Sales Year Round with SEP's

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Agenda

- Enrollment Periods
- IEP/AEP/OEP
- What are Special Enrollment Periods (SEP's)?
- Most common SEP's
- When to use
- How to use
- Resources
- Questions



Enrollment Periods

What are Enrollment Periods for 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.
- **OEP (MA 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.

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 Special Enrollment Periods (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.



SEP due to 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

SEP due to 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



SEP due to Relocation

The following are some circumstances when moving that qualify a beneficiary for a SEP to enroll in a MA/MAPD/PDP.

- **Moving out of your plan's service area**
  - If your current plan is not available at your new location, then you 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

SEP due to Relocation

- **Beginning or ending your stay at a long-term care facility** or nursing home qualifies you to be eligible for a SEP
  - 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



SEP if beneficiary is eligible for Extra Help with Part D

- If the beneficiary becomes eligible for the Extra Help Program (LIS) to help pay for a PDP, or currently has LIS, the SEP allows the beneficiary to make changes to current Prescription Drug coverage.
- Can make a change one time during each of these periods:
  - January - March
  - April - June
  - July - September
- The new coverage will start the first day of the month following the new enrollment.

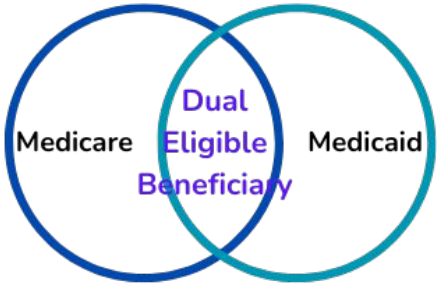
SEP if beneficiary *loses* eligibility for Extra Help with Part D

- If the beneficiary loses eligibility for the Extra Help Program (LIS) the SEP allows the beneficiary to make changes to current Plan for 3 months from the date no longer eligible/notified no longer eligible, whichever is later.
- Beneficiary can:
  - Join a MAPD or a PDP
  - Switch from current plan to another MAPD or PDP
  - Drop the MAPD and return to Original Medicare
  - Drop PDP plan



SEP if beneficiary is eligible for both Medicare and Medicaid

- If the beneficiary becomes eligible for both Medicare and Medicaid, the SEP allows the beneficiary to
  - Join, switch, or drop a MAPD
  - Join, switch or drop a PDP
- Can make a change one time during each of these periods:
  - January - March
  - April - June
  - July - September
- The new coverage will start the first day of the month following the new enrollment.
- Beneficiary can also make a change during AEP for a January 1 plan start date.



Note: Depending on the level of Medicaid assistance, beneficiary may be eligible for a D-SNP Plan.

SEP if beneficiary *loses* eligibility for Medicaid

- If the beneficiary loses eligibility for Medicaid the SEP allows the beneficiary to make changes to current Plan for 3 months from the date no longer eligible/notified no longer eligible, whichever is later.
- Beneficiary can:
  - Join a MAPD or a PDP
  - Switch from current plan to another MAPD or PDP
  - Drop the MAPD and return to Original Medicare
  - Drop PDP plan



Other common SEP's

- 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.

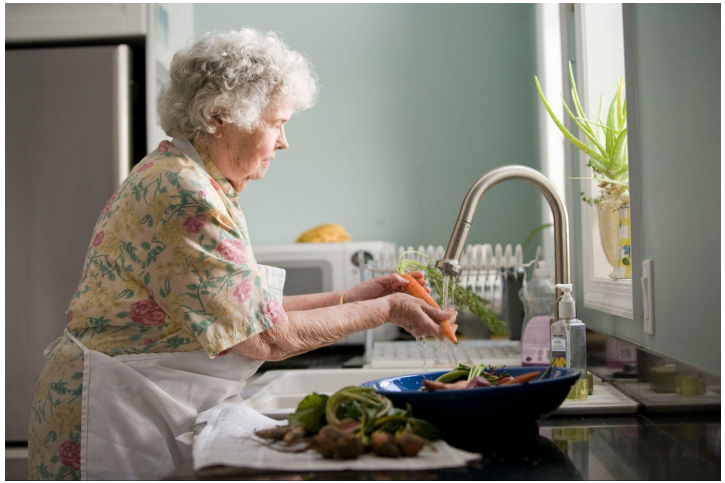


- If a beneficiary drops a Medicare Supplement policy and joins a MAPD plan for the first time, the beneficiary has a **12-month** "trial period". The beneficiary can drop the MAPD policy and go back to Original Medicare with Special Rights to go back to a Medicare Supplement and PDP under the **Trial Right SEP**
- 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.

Other SEP's

- If Medicare sanctions a plan, the beneficiary can switch from the sanctioned Plan to another Plan. The SEP starts when the sanction is imposed and is available until the sanction ends or the beneficiary switches to another plan.
- If Medicare terminates a Plan's contract or the Plan ends its contract with Medicare, a beneficiary can switch from the terminated plan to another Plan. The SEP starts 2 months before the plans' contract with Medicare ends and, and ends 1 full month after the contract ends.
- If a MAPD, PDP or Cost Plan's contract isn't renewed, a beneficiary can join another MAPD or PDP Plan between December 8 and the last day of February the following year.

Other SEP's



- 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.

Other SEP's

- If a beneficiary enrolls in other drug coverage as good as Medicare drug coverage like VA or TriCare, the beneficiary can drop the current MAPD or PDP plan and go back to Original Medicare or to a MA only Plan. They can use this SEP anytime.
- If CMS declares a "natural disaster" SEP 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 disaster.



When and How to Use SEP’s

Questions to ask to determine eligibility

Make sure you ask enough questions to understand if the client is eligible for an election period.

- Has the beneficiary recently moved? If so, when?
- Is the beneficiary leaving employer coverage? If so, when?
- Did the beneficiary recently receive a letter informing them 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? Does the state pay their premiums?
- Did the beneficiary recently receive a letter informing them of eligibility in the Extra Help program, a change or loss of Extra Help?
- **How much do they pay for their prescriptions?** ($1.55 or $4.60 for each generic
- $4.50 or $11.20 for each brand name means they have help)
- If a C-SNP is available, so they meet the chronic condition(s) for eligibility?
- Is the beneficiary moving into or out of a SNF or LTC hospital?

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

Ask before you guess on an enrollment form!

CMS will deny applications with the wrong enrollment/election .

Resources

Resources for SEP's

- Medicare.gov - search Special Enrollment Periods
- Carrier Websites - most have resources on SEP's
- SEP Charts the Carriers have on their sites
- Spark Platform - watch for resources coming soon
- Upline support - your direct upline or myself. pam.harrison@sparkadvisors.com

Questions?

Spark

Thank you!

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