

Medicare Enrollment/Election Periods Job Aid for Agents

<u>Annual Enrollment Period (AEP)</u>	<u>SEP Chronic Care SNP</u>	<u>SEP for Institutionalized individuals that wish to enroll in a PDP</u>	<u>SEP Disenrollment in connection with CMS Sanction</u>
<u>Medicare Advantage Disenrollment Period (MADP)</u>	<u>SEP Non-DE with LIS</u>	<u>SEP for MAPD enrollees using the MA OEPI to disenroll from a MAPD and enroll in a PDP</u>	<u>SEP Dual Eligibles with Retro Uncovered Months</u>
<u>Open Enrollment Period Institutional (OEPI)</u>	<u>SEP Involuntary Loss or reduction of creditable PRESCRIPTION DRUG coverage</u>	<u>SEP for MA/MAPD enrollees using the MADP to disenroll to Original Medicare and enroll in a PDP</u>	<u>SEP Eligible with additional IEP for Individuals wishing to enroll into a MA Only Plan</u>
<u>Initial Coverage Election Period (ICEP)</u>	<u>SEP PACE</u>	<u>SEP Individuals who enroll in Part B during General Enrollment</u>	<u>SEP Individuals involuntarily disenrolled from a MAPD plan due to loss of Part B</u>
<u>ICEP for Delayed Part B</u>	<u>SEP SPAP</u>	<u>SEP Medicare Entitlement determination made retroactively</u>	<u>SEP Five Star Rating</u>
<u>Initial Election Period (IEP)</u>	<u>SEP Individual enrolled in a MA during their IEP surrounding their 65th birthday</u>	<u>SEP Contract Violation</u>	<u>SEP - Low Star rating</u>
<u>SEP Permanent Move</u>	<u>SEP Individuals who dropped a Medigap Policy when they enrolled for the first time in a MA Plan</u>	<u>SEP Not adequately informed of loss of creditable prescription coverage</u>	<u>Hierarchy of Enrollment Periods</u>
<u>SEP Dual Eligible</u>	<u>Employer Group Health Plan (EGHP)</u>	<u>SEP Individuals who disenroll from Part D to enroll in or maintain other creditable coverage (Tricare or VA)</u>	
<u>SEP Lose Special Needs Status</u>	<u>SEP Contract Non-renewal</u>	<u>SEP Federal employee error</u>	

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IF this situation exists	Then these enrollment periods apply	FastAPP Election Period & Notes
October 15 th thru December 7 th	<p>Annual Enrollment Period (AEP) Individuals may choose how they receive their Medicare benefits for the upcoming year. The last election made, determined by the application date, will be the election that takes effect on January 1. This is open for all plan types (excluding Supplements). <i>(This is the time to select or change Part D coverage.)</i> The AEP is also referred to as the “Fall Open Enrollment” season.</p>	<p>AEP</p> <p>May be used for enrollment into MA/MAPD or PDP</p>
January 1 st thru February 14 th .	<p>Medicare Advantage Disenrollment Period (MADP)</p> <p>MA plan enrollees have an annual opportunity to prospectively disenroll from MA and return to Original Medicare between January 1 and February 14 of every year. The effective date of a disenrollment request, made using the MADP, will be the first of the month following receipt of the disenrollment request. A request made in January will be effective February 1, and a request made in February will be effective March 1.</p> <p>Regardless of whether the MA plan included Part D drug coverage, MA enrollees using the MADP to disenroll from MA from January 1 through February 14 are eligible for a SEP to enroll in a PDP and may request enrollment in a PDP during the same time frame. (See SEP O)</p> <p>Individuals enrolled in MA-only PFFS plans must request disenrollment from the MA-only plan in order to be eligible for this SEP, as enrollment in a PDP will not result in automatic disenrollment from the MA-only plan.</p>	<p>SEP: OTH, using MAPD to enroll into PDP</p> <p>May be used for enrollment into PDP only</p>
Open Enrollment Institutional (OEPI) Individual is moving into, living in, or moving out of an institution	<p>An OEPI exists and is unlimited and continuous until the individual is leaving the facility. At that point, the individual would have 2 months to select another plan. An institution, as defined for this purpose, is a skilled nursing facility, nursing facility, intermediate care facility for the mentally retarded, psychiatric hospital, rehabilitation hospital or long term care hospital (assisted living and residential homes are NOT included). The OEPI is for MA elections only, a coordinating SEP is available for those institutionalized beneficiaries who wish to change their PDP. (See SEP M & N for use if disenrolling from a MA-PD plan to return to Original Medicare and enroll in a Part D plan.)</p>	<p>Use OEPI</p> <p>May be used for enrollment into MA/MAPD only</p>

IF this situation exists	Then these enrollment periods apply	FastAPP Election Period & Notes
<p>Initial Coverage Election Period (ICEP)</p> <p>-----</p> <p>Special situation: (Pt. B Enrollment delayed)</p>	<p>This enrollment period is for Medical type coverage, i.e. doctor's visits & hospitalization, etc. not drug coverage. Use this enrollment period when a newly eligible beneficiary enrolls in a Medicare Advantage plan without RX coverage (MA only). Enrollment period begins three months before the individual's entitlement to both Medicare Part A and Part B, includes the month entitlement begins, and ends three months after the month of eligibility. The total enrollment period is 7 months.</p> <p>If prospect enrolls during the 3 month period prior to their Medicare effective date, the plan effective date will be the first of the month that their Medicare is effective. (Example: Medicare effective date is June 1. Prospect enrolls in a plan in March, April or May, the effective date of the plan is June 1). Otherwise, the effective date must be the first of the month following enrollment.</p> <p>-----</p> <p>ICEP would occur during the <i>three months prior</i> to the target effective date for Part B.</p>	<p>ICEP</p> <p>Use ICEP when newly enrolled in Part B after delaying enrollment more than 3 months after month of entitlement, thereby delaying enrollment into a MA-Only or MAPD plan.</p>
<p>Initial Election Period (IEP)</p>	<p>This enrollment period is for Part D coverage. The enrollment period begins three months before the individual's entitlement to Medicare Part A or enrolled into Medicare Part B, includes the month entitlement begins, and ends three months after the month of eligibility. The total enrollment period is 7 months. Use this enrollment period when you enroll a newly eligible beneficiary in a stand-alone Part D plan or a MAPD plan, (does not pertain to MA-only). Although each IEP is available to the beneficiary, a beneficiary is not required to use either IEP as a condition for using the other IEP.</p> <p>Use IEP for an individual who has been out of the country during their initial election period timeframe, (and therefore ineligible for Part B), and is now moving back into the country and wishes to enroll in an MAPD or PDP.</p> <p>Individuals eligible for Medicare prior to age 65 will have another IEP (7 month period) when they turn 65. (See SEP X which is a MA SEP which coordinates with the additional IEP and allows individuals eligible for Medicare prior to age 65 to enroll in a MA Only plan. If an individual has had a lapse in Part D coverage using the IEP surrounding the 65th birthday, then the Late Enrollment Penalty (LEP) is 'zeroed out' when he enrolls.</p> <p>NOTE: when an applicant has both the ICEP and IEP available, the application must be submitted to CMS using the IEP.</p>	<p>IEP</p> <p>Use IEP when a beneficiary is first eligible for a drug plan and wishes to enroll into a MAPD or PDP, (does not apply to MA only).</p>

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If this situation exists	Then these SEPs may apply	FastAPP Election Period & Notes
<p>A. 1) Permanent Move out of service area</p> <p>2) Individuals who were not eligible for a MA or PDP because they had been out of the U.S. and have now moved back or those were incarcerated and now have released</p> <p>3) Plan learns that individual has been out of the service area more than 6 months, and no individual confirmation is made and member has been disenrolled</p> <p>4) Member notifies plan that they moved or have been out of the service area for 6 months or more and they have yet to be disenrolled</p>	<p>1) SEP available for permanent change of residence. Can complete application the month prior to the permanent move and up to 2 months after the move. May choose an effective date of up to 3 months after the month in which the enrollment form is received but may not be earlier than the date of permanent move. <i>May enroll in any plan for which the beneficiary is eligible in the new service area, regardless of coverage in former service area.</i> Individuals who move and have new Medicare health or Part D plans available to them as a result of the move, but continue to reside in the current plan service area, may use this SEP to enroll in a different plan. (Zip code <u>or</u> county must change).</p> <p>2) SEP available. Begins on the actual date of the move or with the date the individual provides notification of such move and continues two months after the month it begins or month of the move, whichever is later.</p> <p>3) SEP begins on the start of the 6th month that the beneficiary has been out of the service area and continues through the end of the eighth month.</p> <p>4) This SEP would also apply. The SEP begins when the member notifies the plan and continues for two additional months after the month of notification.</p>	<p>SEP: MOV</p> <p>May be used for enrollment into MA/MAPD or PDP</p>
<p>B. An individual has both Medicare A & B and Medicaid benefits or Lose Dual Eligibility</p>	<p>The SEP for Dual Eligibles applies. This SEP is for individuals who are entitled to Medicare A and/or B and receives <i>any type of assistance from Medicaid</i>, including those eligible for Medicare Savings Programs, (QMB-only, SLMB-only, and QI). These dual eligibles receive <i>unlimited SEP's</i> as long as they receive Medicaid benefits. The SEP begins the month the individual becomes dually-eligible and exists as long as they receive Medicaid. <i>When no longer eligible</i> for Medicaid, the SEP begins the first month they lose eligibility plus two additional months. This SEP allows dual-eligibles to enroll in or disenroll from a <i>Part D plan</i> or a MA plan.</p>	<p>SEP: MDE</p> <p>May be used for enrollment into MA/MAPD or PDP</p>

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If this situation exists	Then these SEPs may apply	FastAPP Election Period & Notes
C. For Individuals Who Lose Special Needs Status	CMS will provide a SEP for individuals enrolled in a SNP who are no longer eligible for the SNP because they no longer meet the specific special needs status. This SEP begins when the period of deemed continued eligibility starts and ends the earlier of when the beneficiary makes an enrollment request or three months after the expiration of the period of deemed continued eligibility.	SEP: SNP Loss May be used for enrollment into MA/MAPD or PDP
D. 1) MAPD-Enrollment into a Chronic Care SNP 2) For Individuals found ineligible for a chronic condition SNP 3) For individuals enrolled in CC SNP in CC SNP not the focus of current special need	<p>This SEP is for those individuals with severe or disabling chronic conditions to enroll in a SNP designed to serve individuals with those conditions. This SEP will apply as long as the individual has the qualifying condition and will end once s/he enrolls in a SNP. Once the SEP ends, that individual may make enrollment changes only during applicable MA election periods.</p> <p>Individuals who are found after enrollment not to have the qualifying condition necessary to enroll in a Chronic Condition SNP will have an SEP to enroll in a different MAPD or MA only plan accompanying Part D coverage. This normally occurs when the required post enrollment verification with the provider did not confirm the information provided at the pre-enrollment assessment tool. This SEP begins when the plan notifies the individual of the lack of eligibility and extends through the end of the month as well as the following two months. The SEP ends when the individual makes an enrollment election or on the last day of the 2nd month of the two months following the notification. (Prospective effective dates only, no retroactive enrollment dates).</p> <p>In addition, individuals enrolled in a Chronic Care SNP who have a severe/disabling chronic condition which is not a focus of their current SNP are eligible for this SEP. Such individuals have an opportunity to enroll in a Chronic Care SNP that focuses on this other condition. Eligibility for this SEP ends at the time the individual enrolls in the new SNP.</p>	SEP: CHR May be used for enrollment into MA/MAPD or PDP
E. Non-Dual Eligible Individual with LIS or Individuals who lose LIS	<p>Individuals who qualify for LIS (but do not receive Medicaid benefits) have a SEP that begins the month the individual becomes eligible for LIS and exists as long as s/he is eligible for LIS. This SEP allows an individual to enroll in or disenroll from a Part D plan at any time. Because this coverage is effective the first of the month, the SEP would permit beneficiaries to change enrollment on a monthly basis, if they so choose.</p> <p>Individuals who lose their LIS eligibility because they are no longer deemed eligible for the following calendar year will have an SEP to make a change during January – March. Those individuals who lose eligibility for LIS during the year outside of this annual redeeming process will have an SEP that begins the month they are notified and continues for two months.</p>	SEP: LIS, when bene becomes eligible for LIS SEP: LLS-, when no longer eligible for LIS May be used for enrollment into MA/MAPD or PDP

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F. Involuntary Loss or reduction of creditable PRESCRIPTION DRUG coverage	This SEP applies to individuals who involuntarily lose creditable <i>prescription drug coverage</i> , including a reduction in the level of coverage so that it is no longer creditable, not including any such loss or reduction due to the individual's failure to pay premiums. The SEP permits enrollment in a PDP or MAPD <u>on a case by case basis, and begins with the month of CMS approval</u> for this SEP and continues for two additional months following this approval. The effective date of this SEP may be the first of the month after the request or, at the beneficiary's request, may be prospective; however, it may be no more than 2 months from the end of the SEP.	SEP: LOC May be used for enrollment into MA/MAPD or PDP
G. Individuals who are in or want to enroll in a PACE program	Individuals may disenroll from a plan at any time to enroll in a PACE program. Individuals who disenroll from PACE have an SEP for up to two months after the effective date of the PACE disenrollment to enroll in a MA or PDP.	SEP: PAC May be used for enrollment into MA/MAPD or PDP
H. Qualified State Pharmaceutical Assistance Programs (SPAPs) Members	Individuals who belong to a qualified SPAP are eligible for an SEP to make one enrollment request at any time through the end of each calendar year (i.e. once per year). SPAP members may use this SEP to enroll in a Part D plan outside of existing enrollment opportunities, allowing them, for example, to join a Part D plan upon becoming a member of an SPAP or to switch to another Part D plan. In summary, a beneficiary may use this SEP to switch from an MA-PD plan to another PDP or MA-PD plan, from Original Medicare without a PDP to Original Medicare with a PDP or to an MA-PD plan, from a PDP to another PDP or MA-PD plan or from an MA-only plan (no prescription drug coverage) to a PDP or MA-PD plan. In addition, individuals no longer eligible for SPAP benefits will have an SEP beginning <i>either the month they lose eligibility or are notified of the loss, whichever is earlier, and ends two months after either the month of the loss of eligibility or notification of the loss, whichever is later. This SEP permits</i> with the month they lose eligibility plus two additional months to make an enrollment choice in another PDP or MA-PD	SEP: SPA May be used for enrollment into MA/MAPD or PDP
I. An individual enrolled in a MA during their IEP surrounding their 65th birthday.	SEP65 available - MA eligible individuals who elect a MA plan during the IEP/ICEP (Initial Election Period) surrounding their 65 th birthday have this SEP which <i>allows them to disenroll</i> from the plan and elect original Medicare anytime during the 12 month period that begins on the effective date of coverage in the MA plan. May use this SEP to enroll in a PDP. Individuals entitled to Medicare prior to age 65 are not eligible for the SEP65.	SEP OTH, SEP 65 May be used for enrollment into PDP only

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<p>J. Individuals Who Dropped a Medigap Policy When They Enrolled For the First Time in an MA Plan, and Who Are Still in a "Trial Period"</p>	<p>There is an SEP for Individuals Who Dropped a Medigap Policy When They Enrolled For the First Time in an MA Plan, and Who Are Still in a "Trial Period" - In most cases, a trial period lasts for 12 months after a person enrolls in an MA plan for the first time. During this "trial period" (or "guaranteed issue") an individual, who had previously had a Medigap plan and switched to a MA plan (for the first time) can elect to disenroll from the MA plan and return to Original Medicare at any time of the year. If the individual was enrolled in a MAPD then they can make a <i>one-time</i> election to enroll in a PDP using this SEP. The effective date would be dependent upon the situation.</p>	<p>SEP: OTH, First time enrolled in MAPD after dropping Medigap plan (Trial Period)</p> <p>May be used for enrollment into PDP only</p>
<p>K. Employer Group Health Plan (EGHP)</p>	<p>This SEP exists for individuals: 1) making MA enrollments into or out of employer sponsored plans. 2) to disenroll from an MA plan to take employer coverage of any kind. 3) disenrolling from employer coverage to elect an MA plan.</p> <p>SEP begins when the Group <i>allows</i> the individual to make changes in their health coverage choices, such as during the employer's annual "open season" or due to "life changes", e.g., changes in marital status, for the newly employed etc.</p> <p>A prospect that currently has a Humana Group plan should always speak to our Group reps prior to changing coverage and those prospects who have other carriers group plans, should check with their plan representatives before changing plans as there are permanent ramifications for leaving group plans. SEP ends 2 months after the month in which the coverage ends.</p> <p>The individual may elect an effective date up to 3 months after the month in which the individual completed the enrollment or disenrollment request. The effective date may not be earlier than the 1st of the month following the month in which the request was made. The effective date also may not be earlier than the first day of the individual's entitlement to both Medicare Part A and Part B.</p>	<p>SEP: LEC</p> <p>May be used for enrollment into MA/MAPD or PDP</p>

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<p>L. (1) Contract non-renewal of plan effective Jan. 1</p> <p>(2) Mutual termination of contract with CMS</p> <p>(3) CMS terminates MA organization contract</p>	<p>An SEP exists for members of MA plans that will be affected by plan or contract non-renewal or service area reduction that is effective January 1 of the contract year. For this type of non-renewal, sponsors are required to give notice to affected members at least 90 calendar days prior to the date of non-renewal. The SEP begins December 8 and ends on the last day in February of the following year. Enrollment requests received from December 8 through December 31 will have an effective date of January 1. Enrollment requests received in January will have an effective date of February 1. Enrollment requests received in February will have an effective date of March 1.</p> <p>(2) This SEP exists for members who will be affected by a termination of contract. For this type of termination or modification, sponsors are required to give notice to affected members at least 60 calendar days prior to the proposed date of termination. The SEP begins two months before the proposed termination effective date, and ends one month after the month in which the termination occurs.</p> <p>3) SEP begins 1 month before the termination effective date and ends two months after the effective date of the termination</p>	<p>SEP: NON</p> <p>May be used for enrollment into MA/MAPD or PDP</p> <p>SEP: COS if enrolled in a cost plan that is not renewing SEP: OTR, Contract Termination</p> <p>SEP: OTR, Contract Termination</p>
<p>M. Institutionalized Individuals</p>	<p>A <i>PDP</i> SEP (which coordinates with OEPI) is provided to an individual who moves into, resides in or moves out of a Skilled Nursing Facility (SNF), Nursing facility, Intermediate Care Facility for the Mentally Retarded, Psychiatric hospital or unit, Rehabilitation Hospital or Unit, Long-term care hospital, or a Swing-bed Hospital. (Note: Assisted Living Facilities are not considered an Institution). Individuals who move out of one of these facilities have a SEP for up to 2 months after they move out of the facility. The SEP allows an individual to enroll in, or disenroll from, a Part D plan.</p>	<p>SEP: OTH, PDP for OEPI</p> <p>May be used for enrollment into PDP only</p>
<p>N. SEP for MA-PD enrollees using the MA OEPI to disenroll from a MA-PD and enroll in a PDP</p>	<p>An individual disenrolling from a MA-PD plan has a SEP to enroll in a PDP. This SEP begins with the month the individual requests disenrollment from the MA-PD plan and ends on the last day of the second month following the month the MA-PD membership ended.</p>	<p>SEP: OTH, MA OEPI</p> <p>May be used for enrollment into PDP only</p>
<p>O. SEP for MA or MAPD enrollees using the MADP which runs from Jan 1 – Feb 14 to disenroll to Original Medicare and enroll in a PDP.</p>	<p>Regardless of whether the MA plan included Part D drug coverage, MA enrollees using the MADP to disenroll from MA from January 1 through February 14 are eligible for a SEP to enroll in a PDP and may request enrollment in a PDP during the same time frame.</p> <p>An individual may use this SEP to request enrollment in a PDP subsequent to having submitted a disenrollment request from the MA plan during the MADP or may simply request enrollment in the PDP, resulting in automatic disenrollment from the MA plan. Individuals enrolled in MA-only PFFS plans must request disenrollment from the MA-only plan prior to requesting enrollment in a PDP.</p>	<p>SEP: OTH, Using MADP to Enroll into PDP</p> <p>May be used for enrollment into PDP only</p>

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P. Enroll in Part B during the Part B General Enrollment	<p>An SEP will be provided to individuals who enroll in Part B during the Part B General Enrollment Period (GEP) Jan. 1st – Mar. 31st. The SEP will begin April 1st and end June 30th with an effective date of July 1st to match the GEP Part B Entitlement date of July 1st.</p> <p>An individual who has Part A receives the SEP if enrolling in Part B <i>for the first time</i> during the Part B GEP. Individuals <i>not entitled to premium free Part A</i> and enroll in Part B during the Part B GEP may elect to enroll in a PDP only. Refer to ICEP special situation for individuals who enroll in Part B Jan. 1st – Mar. 31st and have an Entitlement date other than July 1st.</p>	<p>SEP: OTH, Delayed Pt B General Enrollment Period</p> <p>May be used for enrollment into MA/MAPD or PDP (if have Pt. A) May be used for enrollment into PDP only (if no Pt. A)</p>
Q. Medicare Entitlement Determination is Made Retroactively due to ESRD or for other reasons.	<p>This SEP is for an individual who has not been provided the opportunity to enroll in a plan during their ICEP/IEP, perhaps due to administrative delays. These individuals will have an SEP to enroll in a plan that begins the month the individual receives the notice of the Medicare entitlement determination and continues for two additional months after the month the notice is provided. Effective date is first of month after application is received</p>	<p>SEP: ESR (use if reason for delay was due to ESRD) SEP: RET (use if reason for delay was any other reason except ESRD) May be used for enrollment into MA/MAPD or PDP</p>
R. Contract Violations	<p>SEP is available and begins once <i>CMS determines</i> that a violation has occurred. The length of the SEP will depend on whether the individual immediately enrolls in a new plan upon disenrollment from the original plan. If no plan is chosen immediately, after the SEP is granted, then the individual has 90 days to elect a plan. CMS may process a retroactive disenrollment in some cases as well.</p>	<p>SEP: VIO</p> <p>May be used for enrollment into MA/MAPD or PDP CMS determination needed</p>
S. Individuals not adequately informed (loss or never had) about creditable prescription drug coverage	<p>SEP begins the month the individual receives <i>CMS approval</i> of the SEP and continues for two additional months following this approval. SEP allows ONE enrollment/disenrollment from a PDP on a case-by-case basis and enrollment into a PDP/MA-PD plan.</p>	<p>SEP: CRE</p> <p>May be used for enrollment into MA/MAPD or PDP</p>
T. Individuals who disenroll from Part D to enroll in or maintain other creditable coverage (such as Tricare or VA coverage)	<p>Individuals may disenroll from a Part D plan (including PDP's and MA-PDs) to enroll in or maintain other creditable drug coverage (such as Tricare or VA coverage). The effective date of disenrollment is the first day of the month following the month a disenrollment request is received by the Part D plan. Additionally, individuals enrolled in an MA-PD plan who have or are enrolling in other creditable coverage may use this SEP to disenroll from the MA-PD plan by enrolling in an MA-only plan.</p>	<p>SEP: OCC</p> <p>May be used for enrollment into MA-only plan</p>
U. Federal employee error causing enrollment or disenrollment in Pt D	<p>SEP begins the month the individual receives <i>CMS approval</i> of the SEP and continues for two additional months following this approval. SEP allows enrollment/disenrollment from a PDP on a case-by-case basis.</p>	<p>SEP: ERR</p> <p>May be used for enrollment into MA/MAPD or PDP CMS determination needed</p>

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V. Disenroll in connection with CMS Sanction	On a case-by-case basis, CMS will establish an SEP if CMS sanctions a plan sponsor and an enrollee disenrolls in connection with the matter that gave rise to that sanction. The start/length of the SEP, as well as the effective date, is dependent upon the situation.	SEP: SAN May be used for enrollment into MA/MAPD or PDP CMS determination needed
W. Full-Benefit Dual Eligibles with Retroactive Uncovered Months	In <i>limited instances</i> , a full-benefit dual eligible voluntarily enrolls in Part D plan in the month(s) before the individual would otherwise have been auto-enrolled. The PDP may make the voluntary enrollment retroactive. A SEP exists that will permit such individuals to have their voluntary enrollment be retroactive to the first day of the previous un-covered month(s) and first day of the first month of dual status.	SEP: OTH, Full-benefit dual eligibles with retroactive uncovered months PDP CMS would facilitate a retroactive enrollment
X. Individuals eligible for additional IEP for beneficiaries who have Medicare prior to age 65	An individual eligible for an additional Part D IEP, such as an individual currently entitled to Medicare due to a disability and who is attaining age 65, has an MA SEP to coordinate with the additional Part D IEP. The SEP may be used to disenroll from a MA only or MAPD plan to Original Medicare, or to enroll in a MA only plan (regardless of whether the individual uses the Part D IEP to enroll in a PDP). The SEP begins and ends concurrently with the additional Part D IEP (<u>7 month enrollment period</u>).	SEP: OTH, eligible for additional IEP for beneficiaries who have Medicare prior to age 65 May be used for enrollment into MA Only plan.
Y. PDP SEP for individuals involuntarily disenrolled from a MAPD plan due to loss of Part B	Individuals who are involuntarily disenrolled from a MAPD plan due to loss of Part B (failure to pay part B premium), but who continue to be entitled to Part A have an SEP to enroll in a PDP. This SEP begins when the individual is advised of the loss of Part B continues for 2 additional months.	SEP: OTH, Individuals involuntarily disenrolled from a MAPD plan due to loss of Pt B May be used for enrollment into PDP only
Z. SEP to Enroll in an MA Plan or PDP With a Plan Performance Rating of Five (5) Stars	An MA eligible individual may enroll in an MA plan or PDP with a Plan Performance Rating of five (5) stars during the year in which that plan has the 5-star overall rating, provided the enrollee meets the other requirements to enroll in that plan (e.g., living within the service area as well as requirements regarding end-stage renal disease). As overall ratings are assigned for the plan contract year (January through December), possible enrollment effective dates are the first of the month from January 1 to December 1 during the year for which the plan has been assigned an overall rating of 5 stars. An individual may only use this SEP one time from December 8 through November 30 of the following year. The enrollment effective date is the first of the month following the month in which the plan receives the enrollment request.	SEP: 5ST
AA. SEP-Low Stars Ratings	This SEP is for individuals who have received a letter from CMS encouraging them to consider another MA/PD plan since their current plan received a low stars rating for three years or part of their plan was rated low for 2013. This SEP requires the beneficiary to contact 1-800-MEDICARE to use this SEP.	Telesales agents may not be involved nor can they facilitate an enrollment with this SEP; CMS has to grant this SEP, the health plan cannot.

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Hierarchy of Enrollment Periods

CMS regulations dictate how to handle when 2 election periods overlap. They use the following hierarchy process to determine which Election Period to use.

1. ICEP/IEP
2. SEP
3. AEP/MADP
4. OEPI

The election period that is the most advantageous to the member is used first.

Applications can be denied by CMS if you choose the wrong enrollment period. Therefore, it is imperative that you probe to determine if there is more than one Election Period available.

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