Medicare Advantage Open Enrollment Period (OEP) Job Aid

Medicare Advantage Open Enrollment Period (MA OEP)

- Individuals may make only one election during the MA OEP
- The effective date for an MA OEP election is the first of the month following receipt of the enrollment request

Eligibility and Timing

<table>
<thead>
<tr>
<th>Who can use the MA OEP:</th>
<th>MA OEP occurs:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals enrolled in MA plans as of January 1</td>
<td>January 1 – March 31</td>
</tr>
<tr>
<td>New Medicare beneficiaries who are enrolled in an MA plan</td>
<td>The month of entitlement to Part A and Part B – the last</td>
</tr>
<tr>
<td>during their Initial Coverage Enrollment Period (ICEP)</td>
<td>day of the 3rd month of entitlement</td>
</tr>
</tbody>
</table>

Plan Change Criteria:

- During this period individuals can:
  - Add or drop Part D coverage
  - If enrolled in either a Medicare Advantage Prescription Drug plan or MA-only plan switch to an:
    - MA-PD
    - MA-only
    - Original Medicare (with or without a stand-alone Part D plan)

- During this period individuals cannot:
  - Switch from Original Medicare to an MA Plan
  - Join a Medicare Prescription Drug Plan if they have Original Medicare
  - Switch from a Medicare Prescription Drug Plan to another if they have Original Medicare
Plan Sponsor Criteria:

- **During OEP Plans/Part D Sponsors may:**
  - Conduct marketing activities that focus on other enrollment opportunities including but not limited to:
    - Marketing to age-ins (who have not yet made an enrollment decision)
    - Marketing a 5-star plan regarding their continuous enrollment Special Enrollment Period (SEP)
    - Marketing to dual-eligible and Low Income Subsidy beneficiaries who, in general may make changes once per calendar quarter during the first nine months of the year
  - Send marketing materials when a beneficiary makes a proactive request
  - At the beneficiary’s request, have one-on-one meetings with a sales agent
  - At the beneficiary’s request, provide information on the OEP through the call center

- **During OEP Plans/Part D Sponsors may not:**
  - Plans/Part D sponsors are prohibited from knowingly targeting or sending unsolicited marketing materials to any MA enrollee or Part D enrollee during the continuous OEP
    - “Knowingly” takes into account the intended recipient as well as the content of the message
  - Send unsolicited materials advertising the ability/opportunity to make an additional enrollment change or referencing the OEP
  - Specifically target beneficiaries who are in the OEP because they made a choice during Annual Enrollment Period (AEP)
  - Engage in or promote agent/broker activities that intend to target the OEP as an opportunity to make further sales
  - Call or otherwise contact former enrollees who have selected a new plan during the AEP

Note: The unintentional receipt of other marketing materials by beneficiaries who have already made an enrollment decision would not be considered knowingly targeting. For example, if a plan sent mailers to a list of age-ins with messaging that discusses the ICEP, it is possible that some of the age-ins may have already made an enrollment decision; however, the content of the message combined with the intended audience would not be considered prohibited OEP marketing.

For more information, please email MASalesCompliance at MASalesCompliance@medmutual.com.

NOT a CMS-approved document – for internal/agent use only.