

# Open Enrollment Period

## FACT SHEET



The Open Enrollment Period (OEP) is in effect January 1 through March 31. During this time, individuals enrolled in a Medicare Advantage plan are able to switch to another eligible plan. This is a one-time opportunity per member per year. To guide you through OEP rules and regulations, we have compiled this OEP Fact Sheet.

## Marketing guidance

OEP activity **must be initiated by the member** – not by the Agent/Broker or Plan representative.

## Plans and their representatives, including agents/brokers:

### May:

- Continue marketing activities focused on other enrollment opportunities such as (but not limited to):
  - Age-Ins
  - 5-star Plans (if available)
  - Dual-eligible and LIS beneficiaries
- Upon beneficiary request, send marketing materials, schedule one-on-one meetings and provide information regarding OEP via telephone in the following scenarios:
  - Member/Prospect asks if they have any options to make a change to their coverage and is not eligible for an SEP.
  - Member/Prospect states they are not happy with their current coverage.
  - At the beneficiary's request, have face to face meetings with a sales agent.

The beneficiary does not need to explicitly mention OEP to initiate these scenarios.
- Include educational information about OEP on the plan's or agency's website.

### May NOT:

- Knowingly conduct any OEP marketing to Medicare Advantage members during the OEP time frame.

This prohibition includes knowingly targeting or sending any unsolicited marketing materials, by telephone, direct mail and/or e-mail.

Examples of 'knowingly' targeting for OEP:
- Sending unsolicited materials advertising the ability/opportunity to change plans or referencing the OEP.
- Marketing to beneficiaries who are in the OEP because they made a choice during the Annual Enrollment Period(AEP) by purchase of mailing lists or other means of identification.
- Engage in or promote activities that intend to leverage the OEP as an opportunity to make further sales.
- Contact former clients who elected anew plan during the AEP.

# Who is eligible to use the MA OEP?

Beneficiaries currently enrolled in a Medicare Advantage plan (with or without drug coverage). Changes made will be effective the first of the month after receipt of the enrollment application.

Members can elect to disenroll from or change their MA plan during OEP. If a member disenrolls from their MA plan, they will only be covered by Original Medicare, and will have the opportunity to enroll in a Part D plan.

## Beneficiaries:

### May:

- Make ONE change during OEP.
- Switch to another Medicare Advantage plan (with or without drug coverage).
- Return to Original Medicare.
- Enroll into a standalone Prescription Drug plan if they return to Original Medicare.

### May NOT:

- Switch from Original Medicare to a Medicare Advantage plan.
- Enroll in a standalone Medicare Prescription Drug plan (if currently enrolled in Original Medicare).
- Switch from one standalone Medicare Prescription Drug plan to another.

If you have any questions, please contact your National Sales Manager at 855.735.6392.