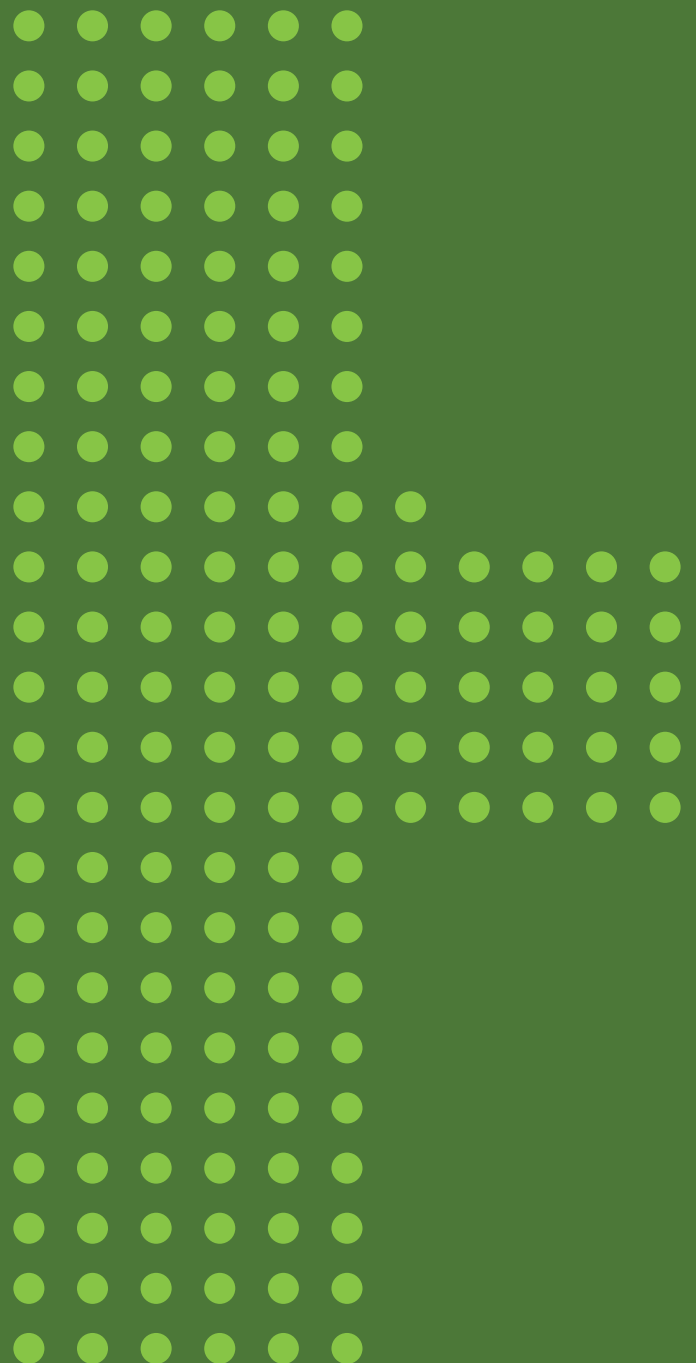


Medicare Advantage Enrollment Periods

Initial Election and Special Enrollment Period (SEP)
Quick-Reference Guide



Humana[®]

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Open up your selling opportunities.

Understanding the different Medicare Advantage enrollment periods is crucial to building your book outside of AEP. This guide is designed to provide you with a simple, but comprehensive, snapshot of what you'll need to serve Medicare beneficiaries who qualify for initial enrollment periods or Special Enrollment Periods, which are also known as SEPs. SEPs enable a beneficiary to make changes to their Medicare Advantage or Medicare prescription drug coverage when certain situations or events occur. They happen outside of other Medicare Advantage enrollment periods such as the Initial Election Period (IEP), Annual Enrollment Period or AEP (October 17–December 7) and Open Enrollment Period or OEP (January 1–March 31).

From who qualifies to application codes and other details, the information you need is included for each of the 9 Key enrollment periods outside of AEP or OEP.



Initial Election Period (IEP)

Available to: Individuals newly eligible for Part D or those turning 65 years old who are within 3 months of their 65th birthday.

WHEN IT HAPPENS	WHY IT HAPPENS	NOTES
<p>IEP—Prescription Coverage</p> <p>Initial Election Period – gaining Medicare A and B at the same time for MAPD or gaining Medicare A or B for a PDP-only plan</p>	<p>This enrollment period is for Part D coverage (MAPD or PDP), not MA-only. The total enrollment period is seven (7) months beginning three (3) months before the effective date of Medicare Part A and B, includes the month Medicare begins, and continues for three (3) additional months. If enrollment is during the three (3) months before the Medicare effective date, the plan effective date will be the first of the month that Medicare is effective; otherwise, the plan effective date will be the first of the month following plan enrollment. IEP is also used for an individual who has resided out of the country during the period of their original Medicare eligibility and is now moving back to the U.S./U.S. Territory, is getting Medicare A and B and wishes to enroll in a MAPD or PDP.</p>	<p>IEP 7-month period to enroll in a MAPD or PDP (NOT for MA-only—use ICEP for MA)</p> <p>Do NOT use IEP for Delayed Part B—refer to ICEP</p>
<p>Turning 65 if has Medicare due to Disability; a.k.a., 2nd Initial Election</p>	<p>Beneficiaries with Medicare due to disability (before age 65) will have a second IEP (7-month period) when they turn 65 to change/enroll in a MAPD or PDP. A beneficiary is not required to use the first IEP in order to use the second IEP at age 65.</p> <p>When an individual enrolls in an MAPD plan, they have used both their IEP and ICEP elections.</p> <p>NOTE: If person had Medicare before age 65, did not have creditable prescription coverage and was subject to the Part D late enrollment penalty then uses the 2nd IEP at their 65th birthday to enroll in Part D (PDP or MAPD), the penalty will no longer apply as long as they keep Part D or creditable prescription coverage.</p>	<p>IEP for MAPD/PDP</p> <p>NOT for MA-only. Use item W SEP-OTH for MA</p>

ON APPLICATION

If A and B dates are the same:

- IEP (for MAPD or PDP)
- When an individual enrolls in an MAPD plan, they use both their IEP and ICEP.

If A and B dates are different:

- IEP (for PDP)
- If outside the IEP window, use an SEP instead (if eligible for one)

Initial Coverage Election Period (ICEP)

Available to: Individuals newly eligible for Medicare or those turning 65 years old who are within 3 months of their 65th birthday.

WHEN IT HAPPENS	WHY IT HAPPENS	NOTES
ICEP—Medical Coverage Initial Coverage Election Period—gaining Medicare A and B at the same time	ICEP is for Medical-only coverage (MA-only), not MAPD or PDP. The total enrollment period is seven (7) months beginning three (3) months before the individual’s entitlement to Medicare Part A or enrollment into Medicare Part B, includes the month Medicare begins, and continues for three (3) additional months. If enrollment is during the three (3) months before the Medicare effective date, the plan effective date will be the same effective date as Medicare; otherwise, the plan effective date will be the first of the month following plan enrollment.	ICEP 7-month period to enroll in a MA-only. When an individual enrolls in an MAPD plan, they use both their ICEP and IEP elections NOT for PDP
Delayed Part B while already has Part A	If a person has Medicare Part A and opted out of Medicare Part B when first eligible and then later enrolled in Part B, the ICEP would occur during the three (3) months prior to the effective date for Part B. <ul style="list-style-type: none"> • If the beneficiary is adding Part B during the Medicare General Enrollment Period Jan. 1–Mar. 31 for a July 1 effective date, the ICEP would be available April 1–June 30 for a July 1 effective date. • If the beneficiary is adding Part B because due to losing creditable coverage, the ICEP would be the three (3) months prior to the Part B effective date. 	ICEP 3-month period to enroll in a MA/MAPD (NOT for PDP. PDP-only plan NOT eligible under delayed Part B)
Turning 65 if has Medicare due to Disability; a.k.a., 2nd Initial Election	Beneficiaries with Medicare due to disability (before age 65) will have a second ICEP (7-month period) when they turn 65 to change/enroll in a MA-only. A beneficiary is not required to have used the first ICEP in order to use the second election at age 65. See IEP for PDP and MAPD.	For MA-only use item W SEP-OTH to change/enroll in a MA-only

ON APPLICATION

If A and B dates are the same:

- ICEP (for MA-only)
- When an individual enrolls in an MAPD plan, they use both their IEP and ICEP.

If A and B dates are different:

- ICEP (for MA-only or MAPD)
- If outside the ICEP window, use an SEP instead (if eligible for one)

SEP for Dual-Eligible Individuals and Other LIS-Eligible Individuals

Available to:

- Medicare beneficiaries receiving any type of Medicaid assistance
- Medicare beneficiaries who qualify for a low-income subsidy (LIS)

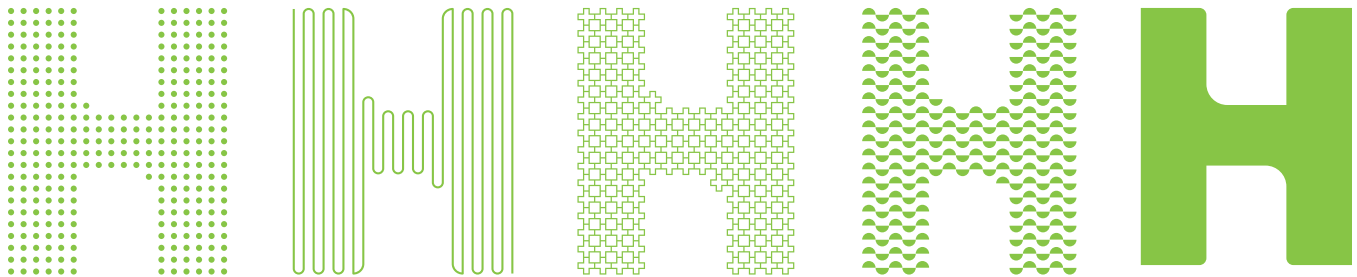
WHAT THE ELECTION CAN BE USED FOR:

IF ENROLLED IN:	THEN THEY MAY:
Original Medicare	Enroll into an MA-only, MAPD, or PDP
MA-only, MAPD, or PDP	Enroll into a different MA-only, MAPD, or PDP Disenroll to Original Medicare



RESTRICTIONS

- Election can only be used once per calendar quarter between 1/1 and 9/30
- Quarters are January to March, April to June, and July to September (based on enrollment receipt, not requested plan start date)
- Election cannot be used between 10/1 and 12/31
- Individuals identified as at-risk or potentially at-risk for abusing certain medications will not have their enrollment/disenrollment accepted by CMS
- Limitation can last up to 24 months at a time





WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

- The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.
- The disenrollment date will be the end of the month in which the disenrollment request is received.

NOTE: Agents must ensure the beneficiary has not already used this SEP in a quarter as CMS will reject enrollments for multiple enrollments in the same quarter.

ON APPLICATION

MDE

LISTEN FOR

“I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven’t had a change.”

SEP for Individuals who Gain, Lose or Have a Change in their Dual or LIS-Eligible Status

Available to Medicare beneficiaries who:

- Receive any type of Medicaid assistance
- Qualify for a low-income subsidy (LIS)
- Lose eligibility for any type of assistance
- Have a change in level of assistance they receive or become eligible for additional Medicaid benefits

WHAT THE ELECTION CAN BE USED FOR:

IF ENROLLED IN:	THEN THEY MAY:
Original Medicare	Enroll into an MA-only, MAPD, or PDP
MA-only, MAPD, or PDP	Enroll into a different MA-only, MAPD, or PDP Disenroll to Original Medicare

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

- The election can be used once within 3 months of the qualifying event or notification of the update (whichever is later).
- The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.
- The disenrollment date will be the end of the month in which the disenrollment request is received.

Note: The election can be used year-round. Additionally, this SEP is separate from the “SEP for Dual-eligible Individuals and Other LIS-Eligible Individuals” and the two should not be used interchangeably.

ON APPLICATION

**MCD (Medicaid)
NLS (Extra Help/LIS)**

LISTEN FOR

“I recently had a change in my Medicaid or Extra Help paying for Medicare prescription drug coverage (newly got assistance, had a change in level, or lost eligibility) within the last few months.”

“

Approach each customer with the idea of helping him or her solve a problem or achieve a goal, not of selling a product or service.

”

– Brian Tracy





SEP for Government Entity-Declared Disaster or Other Emergency

As of 1/1/21, this new SEP will replace SEP for individuals affected by a FEMA-declared weather-related emergency or major disaster. It is no longer specific to FEMA-declared incidents and includes disasters declared by other government entities as well. This is not a stand-alone election. The beneficiary must have been eligible for another election that they were unable to use due to the emergency/disaster.

Restrictions:

This SEP should never be used as a marketing tool to promote MA or PDP sales. Agents should not be actively marketing this SEP, but rather, be aware that it is available in case they are approached by someone who believes they have missed an election period due to the disaster or other emergency.

Note: Effective 12/22/2020, Agents should discontinue use of this SEP for COVID-related enrollments. However, because these individuals may be eligible to use the exceptional circumstances SEP, agents are encouraged to refer beneficiaries to 1-800-Medicare for enrollment assistance from CMS.

Available to:

Medicare beneficiaries who

Reside/resided in an area for which a federal, state or local government entity has declared a disaster or other emergency

OR

Live elsewhere but rely on help making healthcare decisions from one or more individuals who reside in an affected area

AND

Were eligible for another election period at the time of the SEP eligibility period

Did not make an election during that other valid election period due to the disaster or other emergency

WHAT THE ELECTION CAN BE USED FOR:

IF ENROLLED IN:	THEN THEY MAY:
Original Medicare	Enroll into an MA-only, MAPD, or PDP
MA-only, MAPD, or PDP	Enroll into a different MA-only, MAPD, or PDP Disenroll to Original Medicare

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

- The SEP begins as of the date the declaration is made, the incident start date or, if different, the start date identified in the declaration, whichever is earlier.
- The SEP ends 2 full calendar months following the end date identified in the declaration or, if different, the date the end of the incident is announced, whichever is later.

ON APPLICATION

DST

LISTEN FOR

“I was affected by a government-declared disaster or emergency, and was unable to make my enrollment due to that event.”



SEP for CMS and State-Initiated Enrollments

Available to: Medicare beneficiaries placed into a plan by CMS or state action.

WHAT THE ELECTION CAN BE USED FOR:

- Enrollment into an MA-only, MAPD, or PDP
- Disenrollment from the CMS/state-assigned plan

Note: Those assigned by CMS/state into a plan are encouraged to contact the program to learn if an “opt-out” request should be submitted.

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

Prior to the start of the CMS/state-assigned plan

Within 3 months of (whichever is later):

- Receiving notice of the plan assignment
- The effective date of the assigned plan

Note: One-time use only per plan assignment per election period

The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.

The disenrollment date will be the end of the month in which the disenrollment request is received.

ON APPLICATION

DIF

LISTEN FOR

“I was enrolled in a plan by Medicare (or my state) within that last 3 months and I want to choose a different plan.”





SEP for Providing Individuals who Requested Materials in Accessible Formats Equal Time to Make Enrollment Decisions

Available to:

Any Medicare beneficiary who was adversely affected by having requested, but not received, required notices or information in an accessible format within the same time frame that the MA plan or CMS provided the same information to individuals that did not request an accessible format. The purpose of this SEP is to ensure beneficiaries who have requested information in an accessible format, such as Braille, large print, audio, etc. are not disadvantaged by any additional time necessary to fulfill their request, including missing an election period deadline.

Note: This is not a “stand-alone” election. The beneficiary must have been eligible for another election period prior to using this SEP.

WHAT THE ELECTION CAN BE USED FOR:

Enrollment into an MA-only, MAPD, or PDP. Previous coverage is not a factor in using this SEP.

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

The SEP begins at the end of the election period in which the request for accessible-formatted material was made. The length of the SEP will be at least as long as the time it took for the material to be provided.

ON APPLICATION

**OTH and enter:
Accessible format**

LISTEN FOR

“I requested materials in Braille but didn’t get them in time.”

SEP for individuals enrolled in a plan placed in receivership

Available to:

- Medicare beneficiaries currently enrolled in a plan in which an independent party (receiver) has been appointed by a state or regulatory authority to make business decisions on behalf of the plan.

Note: When a beneficiary requests enrollment on the basis of their current plan being placed into receivership, Agents can accept the beneficiary's verbal or written attestation as proof of their eligibility for this SEP.

WHAT THE ELECTION CAN BE USED FOR:

Enrollment into an MA-only, MAPD, or PDP.

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

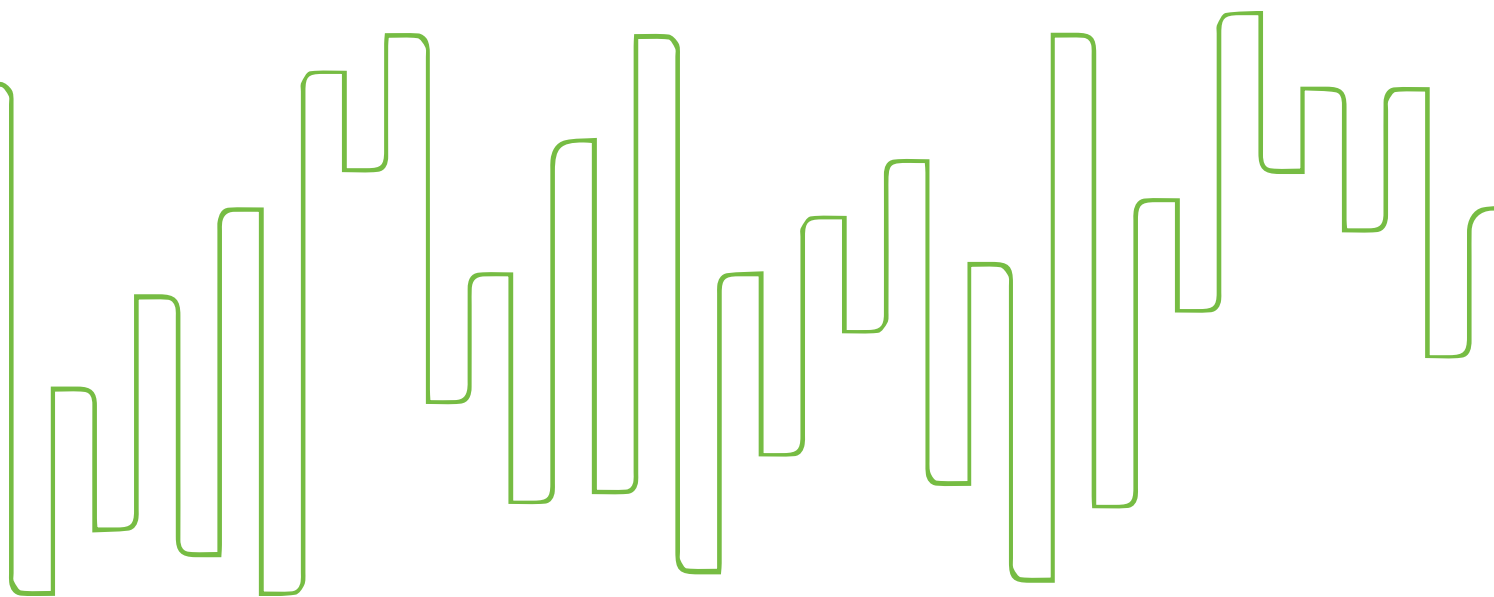
- The SEP begins the month the receivership is effective.
- The SEP ends when the election is used or the receivership is no longer in effect (whichever occurs first).

ON APPLICATION

**OTH and enter:
Receivership**

LISTEN FOR

“The plan I was enrolled in was placed into receivership and would now like to choose a different plan.”



SEP for individuals enrolled in a plan that has been identified by CMS as a consistent poor performer

Available to:

- Medicare beneficiaries enrolled in a plan that has received an overall star rating of less than three stars for at least three years and subsequently flagged on the Medicare Plan Finder.

[Agents can see which plans CMS has ranked as consistent poor performers here.](#)

Note: When a beneficiary requests enrollment on the basis of being enrolled in a poor performing plan, Agents can accept the beneficiary's verbal or written attestation as proof of their eligibility for this SEP.

WHAT THE ELECTION CAN BE USED FOR:

Enrollment into an MA-only, MAPD, or PDP.

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

The SEP can be used at any time while the individual is enrolled in the poor performing plan.

ON APPLICATION

OTH and enter:
Poor Performer <plan contract>

LISTEN FOR

“My plan has been flagged by the CMS as performing poorly. I want to enroll in a new plan.”

Prohibited SEPs for Agents

Certain SEPs may only be used by CMS and are prohibited for Agent use.

SEP FOR SIGNIFICANT CHANGE IN PROVIDER NETWORK

Available to:

Plan enrollees who are assigned to, currently receiving care from or who have received care within the past three months from a provider or facility being terminated from the provider network.

WHAT THE ELECTION CAN BE USED FOR:

When CMS determines changes to an MA plan's provider network are significant based on the affect, or potential to affect, current plan enrollees.

WHEN THE ELECTION CAN BE USED (ELECTION PERIOD)

- The SEP can only be used once per significant change in provider network
- The SEP begins the month enrollees are notified of eligibility for this SEP
- The SEP ends two months after notification