

Medicare Advantage OEP Overview

The Medicare Advantage (MA) Open Enrollment Period (OEP) takes place from **Jan. 1st – Mar. 31st** each year. During this period, individuals who are enrolled in an MA plan (with or without drug coverage), including newly MA-eligible individuals, **can make a one-time election to switch to another MA plan (with or without drug coverage), or drop their MA plan and return to Original Medicare (with or without drug coverage).**

You Need to Know

When is OEP?

January 1st through March 31st of each year.
For those newly MA eligible, OEP begins the month of entitlement to both Part A and Part B and continues to the last day of the third month of entitlement.

When do MA OEP plan elections take effect?

A MA OEP election takes effect the 1st of the month following receipt if the enrollment request.

Who can use the MA OEP?

Those enrolled in a MAPD plan or a MA-only plan.

What **can** be changed during the MA OEP?

- **Those enrolled in a MAPD plan** can enroll in a different MAPD plan, MA plan or Original Medicare (with or without a PDP) using the OEP.
- **Those enrolled in a MA plan** can switch to a different MA plan, MAPD plan or Original Medicare (with or without a PDP) with the OEP.

What **can't** be changed during the MA OEP?

Those enrolled in Original Medicare cannot use the OEP to join a MA or MAPD plan, add a PDP or change their PDP.
The OEP is not available to those with Medicare Savings Accounts or Medicare Health plan types (like PACE)

How many plan elections can be made during OEP?

Only one plan election.

Rules and Regulations

CMS guidelines state plan sponsors and producers **may not knowingly target or send unsolicited marketing materials to any MA or MAPD enrollee during the OEP.** The qualifier "**knowingly**" considers who the intended recipient was and the overall content of the message. For more details, review *Chapter 42 of the Code of Federal Regulations, Part 422 Subpart V - Medicare Advantage Communication Requirements, § 422.2263 General marketing requirements.*

What Producers Can and Cannot Do

During the OEP, producers may:

- Market to age-ins (who have not yet made an enrollment decision).
- Market to dual-eligible and low-income subsidy (LIS) beneficiaries who, in general, may make changes once per calendar quarter during the first nine months of the year.
- At a beneficiary's proactive request, send marketing materials, have one-on-one meetings, and provide information on the OEP.
- Include general information on your website about enrollment periods, including OEP.

During the OEP, producers may not:

- 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 AEP, by the purchase of mailing lists or other means of identification.
- 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 above lists do not cover all the rules surrounding prohibited and compliant OEP marketing materials.

Example of when the MA OEP is available to newly enrolled MA - eligible individuals

A beneficiary's 65th birthday is on April 14th, 2023. They will be eligible for Medicare Part A and Part B on April 1st.

- *Their Initial Coverage Election Period (ICEP) is three months before, the month of, and three months following the month of entitlement: January 1 – July 30, 2023.*
- *They enroll in a Medicare plan effective April 1.*
- *Their MA OEP begins the month of entitlement to both A and B (April) and continues through the last day of the third month of entitlement (June). So in this case, their MA OEP runs from April 1 – June 31.*



Would you like to learn more about staying compliant during the Medicare Advantage Open Enrollment Period?

Give us a call at 800.962.4693 to see how Agent Pipeline provides you with the resources necessary for your success.