Agent Pipeline
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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

Question	Answer
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 <u>not</u>:

- *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