

ELDERCARE'S GUIDE TO THE



OEP: Open Enrollment Period

Dates: January 1st through March 31st

Eligibility: Only for beneficiaries enrolled in MA or MAPD plans

New Plan Effective Dates: 2/1, 3/1, & 4/1

Enrollment code can only be used once per OEP

Current Plan as of January 1st :	Can Change to:
MA Only	Another MA Only Plan MAPD Plan PDP (may lose MA coverage) Original Medicare with a PDP Original Medicare no PDP
MAPD	Another MAPD MA Only Plan PDP (will lose MAPD coverage) Original Medicare with a PDP Original Medicare with no PDP
PDP	No Changes
Medicare Supplements	Another Medicare Supplement but will be subject to underwriting

“Wait, OEP, what’s that?”

The 21st Century Cures Act eliminated the Medicare Advantage disenrollment period that used to take place each year, from January 1–February 14. The Medicare Advantage Open Enrollment Period (OEP) will run from January 1–March 31.

If a beneficiary is enrolled in a Medicare Advantage plan, they’ll have a one-time opportunity to:

- Switch to a different Medicare Advantage plan.
- Drop their Medicare Advantage plan and return to Original Medicare, Part A and Part B.
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if they return to Original Medicare).

“What can’t beneficiaries do during OEP?”

Some activities are off limits for beneficiaries. During OEP, they can’t:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan, if they’re in Original Medicare.
- Switch from one Medicare Prescription Drug Plan to another, if they’re in Original Medicare.

“So what can’t I do during OEP?”

- **No soliciting.** You can’t share materials advertising the ability to make a plan change or referencing the OEP in any way.
- **No targeting.** Don’t purchase a mailing list or do anything else that might help you identify beneficiaries who are in the OEP because they made a choice during the Annual Enrollment Period.
- **No trying to change anyone’s mind.** You may not contact former enrollees who have selected a new plan during the Annual Enrollment Period.
- **No sales activities.** You can’t engage in or promote any activities that intend to target the OEP as an opportunity to make further sales.

“OK, what should I do this OEP?”

- **Keep marketing!** Conduct marketing activities that focus on other enrollment opportunities, including age-ins who haven’t yet made an enrollment decision, and also dual-eligible and LIS beneficiaries.
- **Be responsive!** You can send marketing materials to beneficiaries who make a proactive request for them.

If you have questions,
Eldercare has answers.

Contact

Agent Service.

800-777-9322

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8:30am–5pm CST

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