

Guide to Medicare OEP



Prepared For
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More Time to Enroll Medicare Advantage Clients

In 2019, CMS restored the Medicare Advantage (MA) Open Enrollment Period (OEP). The MA OEP will take place from January 1 through March 31 each year. The OEP allows individuals enrolled in an MA plan, including newly MA-eligible individuals, to make a one-time election to switch to another MA plan (with or without Part D coverage) or to return to Original Medicare (with or without Part D coverage).

AEP vs. OEP

The enrollment period that runs from October 15 to December 7 is the Annual Enrollment Period (AEP). Unfortunately, it is sometimes referred to as the Open Enrollment Period. Even CMS calls it that sometimes. This guide uses the correct definition of OEP as the enrollment period from January 1 to March 31.

Annual Enrollment Period



Open Enrollment Period



OEP Effective Dates



OEP Frequently Asked Questions

What changes can be made during the MA OEP?

Individuals enrolled in a MAPD or MA-only plan can use the OEP to get a different MAPD or MA-only plan, or they can return to Original Medicare (with or without a PDP).

How many plan elections can be made during OEP?

Only one.

What types of changes are not allowed during the MA OEP?

Individuals enrolled in Original Medicare cannot use the OEP to join an MA or MAPD plan, add a PDP, or change their PDP. Also, the OEP is not available to those enrolled in Medicare Savings Accounts or other Medicare health plan types (such as cost plans or PACE).

What's an example of a change that can't be done?

Mr. Gonzales has Original Medicare. He wishes to enroll in an MAPD plan during the OEP. Because only persons enrolled in MA plans may use the OEP to change their election, Mr. Gonzales would be unable to enroll in an MAPD plan during the OEP (unless another valid election period gave him that option).

Can you change from MA to Medicare Supplement?

You can change from an MA to a Medicare Supplement **as long as your client can pass underwriting for the specific Medicare Supplement**. OEP allows you to return to Original Medicare with or without a PDP, but it does not guarantee approval of a Medicare Supplement application. Agents need to remember that submitting an enrollment for a PDP will automatically disenroll their clients from their current MA plan and that the change cannot be easily undone.

We suggest submitting the enrollment application for a Medicare Supplement and waiting for approval before submitting a PDP enrollment, which again will automatically disenroll the client from their MA plan. If you do this, be sure your client will not be simultaneously enrolled in a Medicare Supplement and an MA plan.

CMS Marketing Guidelines

CMS guidance states that producers can't knowingly target or send unsolicited marketing materials to any MA or MAPD enrollee during the continuous OEP. "Knowingly" takes into account the intended recipient as well as the content of the message.

	During OEP You May Not	During OEP You May
OEP Dos and Don'ts	Call or otherwise contact former enrollees who have selected a new plan during the AEP.	Market to age-ins (who have not yet made an enrollment decision).
	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.	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.
	Engage in or promote agent/broker activities that intend to target the OEP as an opportunity to make further sales.	At a beneficiary's proactive request, send marketing materials, have one-on-one meetings, and provide information on the OEP.
	Send unsolicited materials advertising the ability/opportunity to make an additional enrollment change or referencing the OEP.	Include general information on their website about enrollment periods, including the OEP.

For details, see the [CMS 2022 Medicare Communications and Marketing Guidelines \(MCMG\)](#) Related: [The 10 Ways You Are Not Compliant When Selling Medicare Advantage Plans](#)