

PRE-AEP APPLICATION RECEIPT DATE GUIDANCE

October 3, 2022

This guidance is being issued to address how to handle enrollment applications received before the start of AEP.

If an agent receives an **unsolicited** AEP enrollment application prior to the start of the AEP (i.e., anytime October 1 through October 14), the agent must hold onto the application and submit it to the carrier on October 15th with an “application date” of October 15th.

If a beneficiary submits more than one AEP enrollment request prior to the start of the AEP (and the multiple enrollment applications are different), the agent should reach out to the beneficiary to determine which application the beneficiary wants to proceed with. The plan that the beneficiary will enroll in will be based on whatever application that is processed.

FAQ

1. Does this guidance apply to just paper enrollment applications, or does it also apply to telephonic and online applications?

This guidance applies to all enrollment applications received (paper, telephonic, online), regardless of medium.

2. Holding onto a paper application prior to AEP is straightforward. How would I hold onto a telephonic or online enrollment application that is received prior to AEP?

Whether you can hold an enrollment application will depend on the enrollment process. If you are using a carrier enrollment portal and the portal allows you to “save” the application for a future submission, then the application can be held this way.

If the portal does not allow you to save the application and it must be submitted the same day or it will be timed out, then you should advise the beneficiary to call you back on AEP and start the enrollment process then.

3. If a beneficiary calls me (prior to AE) to submit an enrollment application, can I take the information over the phone and submit it on the
4. How is “unsolicited” defined?

Examples of “unsolicited” may include:

- You meet with a member on 10/1 and provide information about plan options for 2023, including a paper enrollment application. You advised the member that AEP starts on 10/15. On 10/4, you received an application in the mail. Because

you did not encourage the member to enroll early, this is considered an unsolicited application.

- You meet with a member on 10/1 and provide information about plan options for 2023, including a paper enrollment application. You advised the member that AEP starts on 10/15. The member tells you that she will be out for several weeks during AEP and she does not want to miss out on enrolling. She asks you if it would be acceptable if she can send in the application right away before she leaves town. On 10/4 you received an application in the mail. Because you did not encourage the member to enroll early, this is considered an unsolicited application.

Examples of solicited may include:

- You meet with a member on 10/1 and provide information about plan options for 2023, including a paper enrollment application. You advised the member that while AEP starts on 10/15, it may be a good idea for the member to send in the application earlier to beat the rush and avoid any delays. On 10/4, you received an application in the mail. This type of solicitation would not be appropriate.