



Opportunities

Special Enrollment Periods (SEPs)

aetna[®]

aetnamedicare.com

Are your clients eligible for an SEP?

When certain events happen, your Medicare-eligible clients may qualify to change their plan outside of the Annual Election Period. These are Special Enrollment Periods (SEPs). The Centers for Medicare & Medicaid Services (CMS) determines what events and criteria qualify for an SEP. Each one has different rules for the types of plan changes people can make.

Examples of SEP opportunities

Your clients may qualify for an SEP if they:

- Are no longer eligible for Medicaid
- Move out of their current plan's service area
- Move to an address in their current plan's service area where other plan options are available
- Move back to the United States after living in another country
- Lose creditable coverage from an employer or union
- Are no longer covered through their spouse's employer
- Are enrolled in a State Pharmaceutical Assistance Program (SPAP) or are losing SPAP eligibility
- Had drug coverage through a Medicare Cost Plan and left the plan
- Are enrolled in Programs of All-Inclusive Care for the Elderly
- Qualify for extra help paying for Medicare prescription drug coverage

To get a full list of SEP opportunities, visit the **CMS website**.

Sending an enrollment application

Before submitting an enrollment application, make sure you correctly identify your client's SEP. You can do this on the Confirm Your Enrollment Period page. Just check the box next to the applicable SEP.

Why is this important?

If you forget to select an SEP, or choose an invalid SEP, we'll try to contact your client to confirm their eligibility. If we can't reach them, we must deny their application.

If you have questions, just contact your local **Aetna Medicare broker manager**.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance and its affiliates (Aetna).

Prior to engaging in the sale of Aetna or Coventry Medicare products, producers must be ready to sell, which means certified, contracted, licensed in the applicable states, and appointed by Aetna in accordance with state law. As permitted in certain states, Aetna will order appointments after the first sale. This communication is intended for use by brokers only and is not intended for distribution to Medicare beneficiaries. Any publication or distribution of this communication to unauthorized recipients without Aetna's approval is prohibited.

