

# CMS IS MAKING CHANGES!

Each year the Centers for Medicare & Medicaid Services makes changes to their guidelines. Two of those changes will take place in 2019 and may impact how you do business.

## ☆ New Open Enrollment Period (OEP)

Allows eligible members to switch plans in the first three calendar months of the year

## ☆ New Rules for Dual Eligible Special Election Period (SEP)

Provides dual-eligible consumers with a quarterly opportunity to change plans within the first nine months of the calendar year



# AGENT RULES

MAY ✓

- Connect with existing members
- Ensure members are happy with their plan

MUST NOT



- Intentionally market or use marketing pieces mentioning OEP or the opportunity to change plans Jan-March
- Make assumptions on which election period to use



**Conduct a proper needs analysis first to avoid a member switching plans!**

## OEP Timing & Requirements:

- ◆ January 1 through March 31
- ◆ Must be enrolled in **Medicare Advantage** plan on January 1
- ◆ Can only be used once per year
- ◆ New to Medicare enrollees will also have a three month OEP

JANUARY 2019					FEBRUARY 2019					MARCH 2019										
		1	2	3	4	5					1	2					1	2		
6	7	8	9	10	11	12	3	4	5	6	7	8	9	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28			24	25	26	27	28	29	30
																				31

## Meet the requirements?

Individuals may add or drop Part D coverage during the MA OEP. Individuals enrolled in either MAPD or MA only plans can switch to:

- ◆ Medicare Advantage Plan Only
- ◆ Medicare Advantage Prescription Drug Plan
- ◆ Original Medicare (with or without a stand-alone Part D plan)

## Dual SEP Timing & Requirements:

- ◆ Dual-eligible consumers will **NOT** have the option of a monthly SEP due to dual status
- ◆ **One election** period change per calendar quarter
- ◆ Consumer must be **dual or LIS-eligible**
- ◆ Does not apply to Q4—consumers must use AEP or another election period if eligible
- ◆ May enroll in a new plan or disenroll from plan

January	February	March
Su Mo Tu We Th Fr Sa 1 2 3 4 5	Su Mo Tu We Th Fr Sa 1 2	Su Mo Tu We Th Fr Sa 31 1 2
6 7 13 14 20 21 27 28 29 30 31	6 7 13 14 20 21 27 28 29 30 31	6 7 13 14 20 21 27 28 29 30

One Dual Special Election Period

April	May	June
Su Mo Tu We Th Fr Sa 1 2 3 4 5 6	Su Mo Tu We Th Fr Sa 1 2 3 4	Su Mo Tu We Th Fr Sa 30 1
7 8 14 15 21 22 28 29 30	7 8 14 15 21 22 28 29 30 31	7 8 14 15 21 22 28 29 30 31

One Dual Special Election Period

July	August	September
Su Mo Tu We Th Fr Sa 1 2 3 4 5 6	Su Mo Tu We Th Fr Sa 1 2 3	Su Mo Tu We Th Fr Sa 1 2 3 4 5 6 7
7 8 14 15 21 22 28 29 30 31	7 8 14 15 21 22 28 29 30 31	7 8 14 15 21 22 28 29 30 31

One Dual Special Election Period

October	November	December
Su Mo Tu We Th Fr Sa 1 2 3 4 5 6	Su Mo Tu We Th Fr Sa 1 2 3 4 5 6	Su Mo Tu We Th Fr Sa 1 2 3 4 5 6 7
6 7 13 14 20 21 27 28 29 30 31	6 7 13 14 20 21 27 28 29 30 31	6 7 13 14 20 21 27 28 29 30 31

AEP or another election period if eligible

More questions? Visit **Jarvis** for additional information about CMS changes.

For a deeper dive into election periods, check out **Jarvis** | Knowledge Center | Agent Guide and Handbooks