



# Overview of the Medicare Advantage Open Enrollment Period

Starting in 2019, CMS restores 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).

## Here's what you need to know

<b>When is the OEP?</b>	January 1 through March 31 each year. For newly MA-eligible individuals, the OEP occurs the first 3 months in which they have both Part A and Part B.
<b>When do MA OEP plan elections take effect?</b>	The effective date for an MA OEP election is the first of the month following receipt of the enrollment request.
<b>Who can use the MA OEP?</b>	Individuals enrolled in an MAPD plan or an MA-only plan.
<b>What changes can be made during the MA OEP?</b>	<ul style="list-style-type: none"> <li>• <b>Individuals enrolled in an MAPD plan</b> can use the OEP to get a different MAPD plan, an MA-only plan, or Original Medicare (with or without a PDP).</li> <li>• <b>Individuals enrolled in an MA-only plan</b> can use the OEP to switch to a different MA-only plan, an MAPD plan, or Original Medicare (with or without a PDP).</li> </ul>
<b>What types of changes are <u>not</u> allowed during the OEP?</b>	Individuals enrolled in Original Medicare cannot use the OEP to join an MA or MAPD plan, add a PDP, or change their PDP. In addition, the OEP is <u>not</u> available to those enrolled in Medicare Savings Accounts or other Medicare health plan types (such as cost plans or PACE).
<b>How many plan elections can be made during OEP?</b>	Only one.

## Rules and requirements

CMS guidance states that plan sponsors, like Aetna, and 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. For details, be sure to review section 40.7 of CMS' **2019 Medicare Communications and Marketing Guidelines**.



# Important dos and don'ts for producers

During the OEP, you may not:	During the OEP, you may:
<ul style="list-style-type: none"> <li>• Send unsolicited materials advertising the ability/opportunity to make an additional enrollment change or referencing the OEP</li> <li>• Specifically target beneficiaries who are in the OEP because they made a choice during AEP, by purchase of mailing lists or other means of identification</li> <li>• Engage in or promote agent/broker activities that intend to target the OEP as an opportunity to make further sales</li> <li>• Call or otherwise contact former enrollees who have selected a new plan during the AEP</li> </ul>	<ul style="list-style-type: none"> <li>• Market to age-ins (who have not yet made an enrollment decision)</li> <li>• 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</li> <li>• At a beneficiary's proactive request, send marketing materials, have one-on-one meetings, and provide information on the OEP</li> </ul>

Please note that the lists above are not an exhaustive listing of prohibited and compliant OEP marketing activities. For more OEP information, please reference **“Chapter 2 — Medicare Advantage Enrollment and Disenrollment”** in the *Medicare Managed Care Manual*.

Here are a few examples that show when the MA OEP is available to newly MA-eligible individuals (i.e., during the first 3 months in which they have both Part A and Part B.)	
<p><b>Example 1:</b> A beneficiary's 65th birthday is on June 20, 2019, and she is eligible for both Part A and Part B on June 1.</p> <ul style="list-style-type: none"> <li>• Her Initial Coverage Election Period (ICEP) is 3 months before, the month of, and 3 months following the month of entitlement: March 1 – September 30, 2019.</li> <li>• She enrolls in an Aetna plan effective June 1.</li> <li>• MA OEP for her begins the month of entitlement to both A and B (June) and continues through the last day of the 3rd month of entitlement (August). So in other words, her MA OEP runs from June 1 – August 31.</li> </ul>	<p><b>Example 2:</b> A beneficiary's 65th birthday is April 20, 2018, and she is eligible for both Part A and Part B beginning April 1, 2018. She continues working and doesn't enroll in Part B until she retires. She uses the Part B SEP to enroll in Part B May 1, 2019.</p> <ul style="list-style-type: none"> <li>• Her ICEP is 3 months before her Part B effective date: February 1 – April 30, 2019.</li> <li>• She enrolls in an Aetna Medicare plan effective May 1, 2019.</li> <li>• MA OEP for her begins the month of entitlement to both A and B (May) and continues through the last day of the 3rd month of entitlement to both Part A and Part B (July). In other words, her MA OEP runs from May 1 – July 31.</li> </ul>

## Questions?

If you have any questions about OEP, or about compliant marketing activities during OEP, please reach out to your Aetna Medicare broker manager. Or you can email Aetna's Agent Oversight team at [agentoversight@aetna.com](mailto:agentoversight@aetna.com).

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