



Humana's Ultimate Guide to the Medicare Advantage Open Enrollment Period (OEP)



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Overview

Medicare beneficiaries can join or leave a Medicare Advantage (MA) plan at specific times of the year. In 2019, the Centers for Medicare & Medicaid Services (CMS) restored the MA Open Enrollment Period (OEP). OEP allows **those enrolled in an MA plan** with or without drug coverage to do one of two things:

1. Switch to a different MA plan with or without drug coverage
2. Go back to Original Medicare with or without a Prescription Drug Plan (PDP)

OEP occurs annually from January 1 to March 31. According to Chapter 2 Section 30.5, the MA OEP is available to new Medicare beneficiaries who are enrolled in an MA plan during their ICEP. Their MA OEP occurs the month of entitlement to Part A and Part B through the last day of the 3rd month of entitlement. OEP ensures that MA members have the freedom and flexibility to be in the plan that best fits their needs.

NOTE: The MA OEP does not provide an opportunity for an individual enrolled in Original Medicare to join a MA plan. It also does not allow for Part D changes for individuals enrolled in Original Medicare, including those enrolled in stand-alone Part D plans. The MA OEP is not available for those enrolled in Medicare Savings Accounts or other Medicare health plan types (such as cost plans or PACE).



Enrollment

During the MA OEP, MA and MAPD members may enroll in another MA or MAPD plan or disenroll from MA and return to Original Medicare with or without a stand-alone PDP. PDP-only beneficiaries are excluded from the MA OEP and may make plan changes during the Annual Enrollment Period (AEP) each year (October 15 to December 7). MA and MAPD members may make only one election during MA OEP. There is no trial period.

Who can use the MA OEP?

- Individuals enrolled in an MA or MAPD plan as of January 1
- New Medicare beneficiaries who are enrolled in an MA or MAPD plan during their ICEP

When does OEP occur?

- January 1–March 31
- The first of the month following receipt of a new Medicare beneficiary's ICEP enrollment request

What can MA/MAPD enrollees do during OEP?

- Switch from one MA/MAPD plan to another
- Go back to Original Medicare with or without a stand-alone PDP

Why might MA/MAPD enrollees want to switch during OEP?

MA enrollees may have different reasons for changing plans during OEP. Two situations Agents might encounter may include, but are not limited to the following:

- Their doctor is not in their plan network.
- Their prescription drugs are not on their plan formulary.

PRO TIP

Use Humana's [Find a Doctor tool](#) with [Care Highlight](#) to find in-network providers proven to meet quality and cost-efficiency metrics.

How should Agents respond to clients who want to switch MA/MAPD plans or enroll in a stand-alone PDP?

Use Humana's online enrollment tools, now with electronic and telephonic signature options, to ensure efficiency, accuracy and transparency:

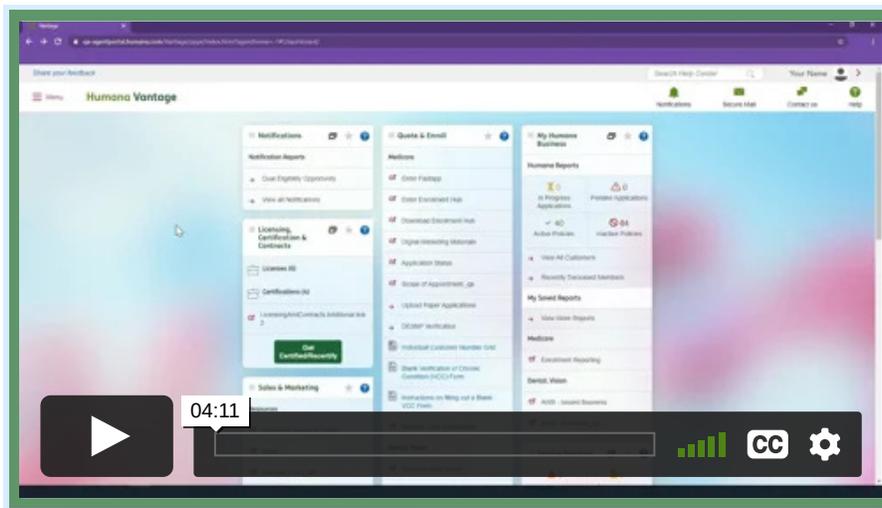
- [Digital Marketing Materials](#)
- [Enrollment Hub](#)
- FastApp

Marketing Guardrails During OEP

During OEP, Agents MAY:

- Market to Age-Ins who have not yet made an enrollment decision.
- Market five-star continuous enrollment Special Enrollment Period (SEP) (if applicable).
- Market to dual-eligible (Medicare and Medicaid eligible) and Low-Income Subsidy (LIS) beneficiaries who may make changes once per calendar quarter during the first nine months of the year.
- Send marketing materials when a beneficiary makes a proactive request.
- At the beneficiary's request, have one-on-one meetings with a beneficiary.*
- At the beneficiary's request, provide information on OEP through a call center.
- Include general educational information on their website (Partner Agents only) about OEP as long as it is in the context of providing information about other enrollment periods.

*Agents may meet in person when it is safe to do so per Centers for Disease Control & Prevention (CDC), Humana, state and local guidelines. Agents may conduct telephonic and/or virtual appointments in the meantime.



Watch now to learn how Digital Marketing Materials can support sales.

PRO TIPS



Use pre-approved, customizable, ready-to-use marketing materials from [Humana's Marketing Resource Center](#) (MRC) for compliant communications.



Partner Agents signed up for Humana's [Reach Rewards](#) program earn points for every MRC order and MRC download.



Use Humana's online enrollment tools such as [Digital Marketing Materials](#) and [Enrollment Hub](#) to help clients switch from one MA plan to another. Earn 30 Reach Rewards* points for every online enrollment.



Save time with like-to-like plan changes using Humana's Agent of Record pledge and this plan-to-plan [client-facing flyer](#).

*Subject to Reach Rewards terms and conditions. Limits may apply.

During OEP, Agents MAY NOT:

- Knowingly target or send unsolicited marketing materials to any MA or Part D enrollee during OEP. "Knowingly" takes into account the intended recipient as well as the content of the message.
- Send unsolicited materials referencing OEP or advertising the ability to switch plans.
- Call or contact former enrollees who selected a new plan during AEP.
- Target beneficiaries who are in the OEP due to making a choice during AEP.
- Engage in or promote Agent activities to target the OEP as an opportunity to make further sales.

Outside of OEP

Get answers to frequently asked questions on marketing and communications outside of OEP here.

1. Can Agents inform consumers during AEP about OEP?

Information related to OEP can be included as part of a general discussion of election periods. Election Periods may include but are not limited to:

- Newly eligible to Medicare (Age-In or disability)
- Client moved
- Natural disasters
- Loss in coverage
- Change in dual-eligible or low-income status

Learn more about election periods at Medicare.gov [here](#).

2. Can Agents inform consumers about OEP during AEP appointments (which could be in-person, telephonic and/or virtual)?

An Agent may only mention OEP during an AEP appointment if the beneficiary specifically asks what their enrollment and/or disenrollment options are. If that occurs, the Agent may state, “AEP ends on December 7. But if you are enrolled in an MA or MAPD plan as of January 1, you are allowed to make one plan change during OEP which runs from January 1–March 31 each year.”

3. Can Agents advise current or prospective members between AEP and OEP (December 8–31) to contact them during OEP if they want to make a plan change?

No, this would be considered a sales targeting activity and is prohibited.

4. Can Agents obtain Permission to Contact forms to contact someone during OEP?

No, this would be considered a sales targeting activity and is prohibited.

During OEP (January 1–March 31)

Find out what you can say and do during OEP with current and prospective clients below.

1. Agents frequently contact their Book of Business post-enrollment to see how their plan is working. During OEP, can Agents inform clients they have the ability to make a plan change if they are not satisfied?

The beneficiary must first indicate dissatisfaction with their selected plan. The Agent may then discuss all applicable election periods with the client (SEP, OEP, etc.)

2. What are examples of beneficiary dissatisfaction you might hear?

- “I really don’t like this PPO plan. Can I pick another one?”
- “Do I have to keep this plan until October or can I change before then?”
- “Can you tell me what other plans you have in my area?”

Whenever a consumer expresses dissatisfaction with their selected plan, an Agent can discuss all applicable election periods.

To avoid rapid disenrollment and/or future dissatisfaction, make a habit to discuss providers and prescriptions compliantly during sales appointments. Ask these questions and use these tools:

PROVIDERS

Ask: “Would you like me to look up any providers to confirm they are in the plan’s network?”

Tool: Humana’s [Find a Doctor Tool](#) with [Care Highlight](#).

PRESCRIPTIONS

Ask: “Would you like me to look up any prescriptions to confirm they are on the plan’s formulary?”

Tool: [Humana’s Rx Calculator](#).

3. What if someone expresses concern about their current plan? Can the Agent state that they have a one-time election period to make a change during OEP?

If a beneficiary expresses dissatisfaction with their selected plan, an Agent can discuss all applicable election periods.

4. I was unable to reach some of my existing MA/MAPD clients during AEP. May I contact them to discuss their options during OEP?

No, you may not market the ability to make a plan change during OEP. However, you may contact your clients as part of your normal client retention outreach to see how they are doing with their current plan. If they express dissatisfaction, you may discuss all applicable election periods (SEP, OEP, etc.)

5. If a client on an MA/MAPD plan did not make a change during AEP, can they make a change during OEP?

Yes, individuals enrolled in MA/MAPD plans as of January 1, or new Medicare beneficiaries who are enrolled in an MA/MAPD plan during their ICEP who are not satisfied with their current MA/MAPD plan can use the OEP to make a change.

6. Humana collaborated with Walmart and Kroger to allow Agents to staff tables at retail stores during AEP. Can staffing at retail stores continue during OEP?

Yes, Agents can continue to staff stores as long as they are not proactively advertising or asking/approaching individuals about OEP. Agents can respond to questions regarding an SEP or, if someone asks, about OEP.

7. Can informal marketing events still occur during OEP?

Yes, but Agents can only discuss election periods (SEP, OEP, etc.) with the consumer if they ask about their plan-change options. Informal events may include, but are not limited to:

In-person events: retail store table, kiosks, Humana RVs, local events (flea market, farmer's market, fair, etc.). Be sure to follow CDC, Humana, state and local guidelines.

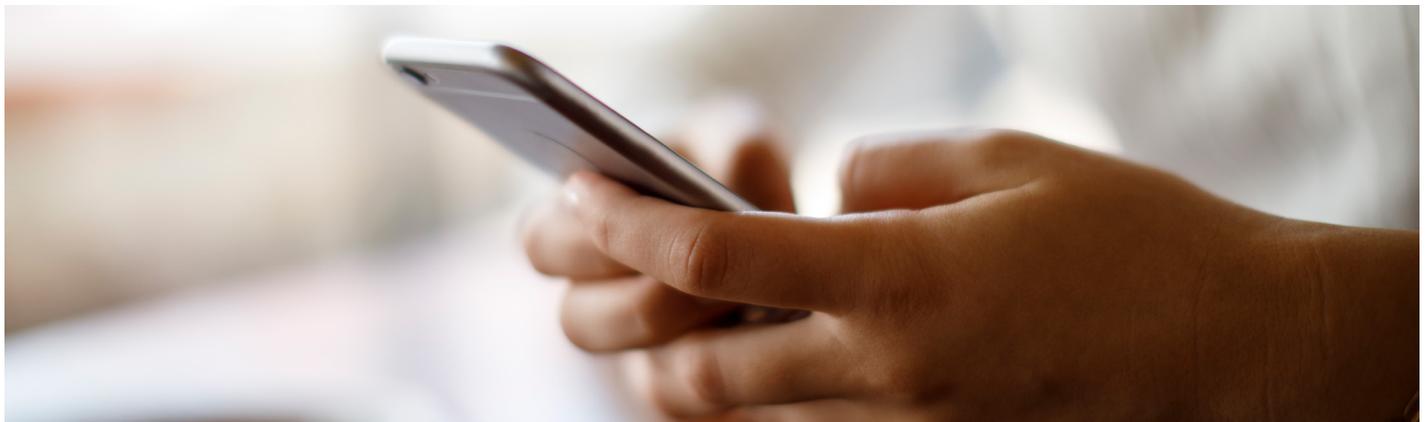
Virtual events: educational events about Medicare or general health and wellness (does not include sales seminar events)

8. What does an Agent need to do during OEP to demonstrate that they are marketing an SEP rather than OEP?

The Agent needs to make it clear that the marketing is for those who qualify for an SEP. The content presented should not focus primarily or exclusively on the OEP. This applies to marketing materials as well as informal in-person or virtual events.

9. Can an Agent wear a button, have a sign, send a marketing piece or social media post that says something like, "Ask me about OEP" or "OEP?"

No. The Agent could use something that says, "Ask me about Medicare Plans." Search the MRC for pre-approved, customizable content including event signage and giveaway items.



OEP Agent/Provider Activities

Providers should always consult with their own legal and compliance teams regarding any events to ensure compliance with all applicable guidelines, including CMS and Office of Inspector General (OIG) guidelines.

1. Can Humana sales Agents participate in a provider practice new-patient onboarding or patient-appreciation events during OEP?

Yes, Agents are permitted to participate in a sales/marketing or educational capacity in provider offices and events, as long as they are not advertising or asking/approaching individuals about the OEP and all CMS and Humana event guidelines are followed. Agents should advise the provider practice that the provider should also not discuss the OEP at the event. Agents can respond to questions regarding an SEP or, if someone requests, about the OEP. In addition, Agents should not specifically target those who have already made a plan election during AEP. Agents must use approved materials when conducting any educational or sales/marketing events. Events may be virtual or in-person (following all CDC, Humana, state and local guidelines).



Enrollment Guidance

- 1. CMS guidance indicates the effective date for an MA OEP election is the first of the month following receipt of the enrollment request. Does that mean an application received by the Agent or Humana on March 1 would have an April 1 effective date?**

Correct, per Chapter 2 Enrollment Manual section 30.5 “The effective date for an MA OEP election is the first of the month following receipt of the enrollment request”.

- 2. If a member submits two applications during OEP, is the application date or received date honored? For instance, what happens if a member submits a paper application with one Agent and then calls another Agent right after and submits a telephonic application?**

The receipt date is used to honor the enrollee’s request. Per Chapter 2 Enrollment Manual Section 30.5 “Individuals may make only one election during the MA OEP.” Whichever “complete” application (per CMS guidance) is received and processed first will exhaust the enrollee’s one OEP election.

PRO TIP

Use Humana’s online tools such as [Digital Marketing Materials](#), [Enrollment Hub](#) and FastApp to ensure the most efficient, accurate and transparent application processing.

- 3. Will a trial period exist for OEP since consumers are only able to make a one-time switch? In other words, if a consumer switches from one MA plan to another MA plan and is unhappy with the new plan, can they go back to their first MA plan?**

No, per Chapter 2 Enrollment Manual section 30.5, enrollees have only one OEP election. There is no trial-period provision with MA/PD products. The trial period is only for those who dropped a Medicare Supplement plan after enrolling in an MA/MAPD for the first time and who are still within 12 months of that first MA/MAPD enrollment. Members are “locked in” once the one OEP election is used unless they have another valid election period.

