



# 2019 Medicare Advantage OEP “Rules of the Road”

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# Today's Agenda

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- Basic MA OEP "101": CMS enrollment and marketing guidance
- CMS communications on the Medicare Advantage OEP
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- Examples



# MA OEP “101” – CMS Refresher on Enrollment/Eligibility

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CMS refers to this OEP as the “Medicare Advantage Open Enrollment Period”

When	January 1 – March 31
Who	Medicare beneficiaries enrolled in Medicare Advantage as of January 1 have an opportunity to make a change
What	<ul style="list-style-type: none"><li>• Can switch to another MA plan (with or without Part D)</li><li>• Can dis-enroll from MA and return to Original Medicare (with option to enroll in a stand-alone Part D plan)</li></ul>

# MA OEP “101” – CMS Marketing Rules for MA OEP

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CMS prohibits “knowingly” targeting or marketing during the MA OEP (January 1- March 31)

## **What can plans/agents do?**

- Send marketing materials when requested by a beneficiary
- Conduct sales meetings IF requested by beneficiary (Note: Watch-out of “leading” bene to such request)
- Provide information and respond to Questions on the OEP **when asked**
- Market to individuals aging into Medicare (i.e. “Age-ins”), LIS and dual-eligible beneficiaries

## **Other takeaways:**

- Key is “content and intent” of the any marketing & messaging during the OEP.
- Act “as if” prior non-OEP (e.g. General brand awareness permitted).

# MA OEP “101” – CMS Marketing Rules for MA OEP

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Let’s review some examples of what we **can’t** do:

- ❌ Contact former members who made a decision during AEP
- ❌ Promote or engage in agent activities that intend to use this OEP as an opportunity to make further sales
- ❌ Send unsolicited marketing material advertising the MA OEP or additional opportunities
- ❌ Target beneficiaries who made changes during AEP. This includes purchasing mailing lists of such individuals and marketing to those individuals



# Word on the Street – CMS Beneficiary Communications

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CMS has included details for beneficiaries on the MA OEP

- Medicare & You
- Medicare.gov



# Word on the Street – CMS Beneficiary Communications

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CMS has included details for beneficiaries on the MA OEP in both [Medicare & You](#) & [Medicare.gov](#).

## 2019 Medicare & You, Page 3:



### **Mark your calendar with these important dates!**

This may be the only chance you have each year to make changes to your coverage.

## January 1 to March 31, 2019

**If you're in a Medicare Advantage Plan,** you can make one change to a different plan or switch back to Original Medicare (and join a stand-alone Medicare Prescription Drug Plan) once during this time. Any changes you make will be effective the first of the month after the plan gets your request. See page 65.

# Word on the Street – CMS Beneficiary Communications

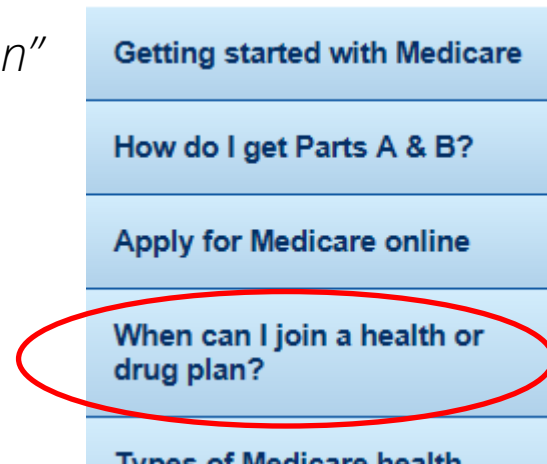
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## Medicare.gov (CMS' website):

Click on  
*"Sign up/Change Plans"*



Then choose  
*"When can I join a health or Drug plan"*





# Word on the Street – CMS Website continued....

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Scroll down the page to this section.

Click on

*“Medicare Advantage Open Enrollment Period”*

## **During certain times each year (yearly enrollment periods for Part C & Part D)**

Each year, you can make changes to your Medicare Advantage or Medicare prescription drug coverage for the following year. There are 2 separate enrollment periods each year:

- ▶ **Open Enrollment Period for Medicare Advantage and Medicare prescription drug coverage.**
- ▶ **Medicare Advantage Open Enrollment Period.**

# Word on the Street – CMS Website continued....

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Here, CMS tells beneficiaries what they can and can't do during the MA OEP\*

<b>What CAN I Do?</b>	<b>What CAN'T I do?</b>
If you're in a Medicare Advantage Plan (with or without drug coverage), you can switch to another Medicare Advantage Plan (with or without drug coverage).	Switch from Original Medicare to a Medicare Advantage Plan.
You can disenroll from your Medicare Advantage Plan and return to Original Medicare. If you choose to do so, you'll be able to join a Medicare Prescription Drug Plan.	Join a Medicare Prescription Drug Plan if you're in Original Medicare.
If you enrolled in a Medicare Advantage Plan during your Initial Enrollment Period, you can change to another Medicare Advantage Plan (with or without drug coverage) or go back to Original Medicare (with or without drug coverage) within the first 3 months you have Medicare.	Switch from one Medicare Prescription Drug Plan to another if you're in Original Medicare

*\*This info is NOT contained in a table on website. Content was formatted for this presentation.*

# Newly eligible Medicare and MA eligibles

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New eligibles' MA OEP occurs first 3 months in which they have both Part A and Part B.

Here is an example explaining how it works for someone new to Medicare:

## **Example 1:**

A beneficiary's 65<sup>th</sup> birthday is on June 20, 2019, and she is eligible for both Part A and Part B on June 1.

- 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.
- She enrolls in an Aetna Medicare plan effective June 1.
- MA OEP for her begins the month of entitlement to both Part A and Part B (June) and continues through the last day of the 3<sup>rd</sup> month of entitlement (August). So, in other words, her MA OEP runs from June 1 – August 31.



# Newly eligible Medicare and MA eligibles

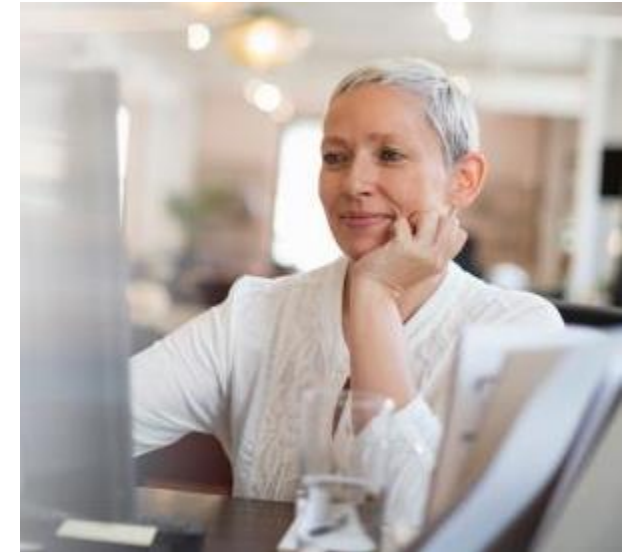
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And here is an example of how it works if someone continues to work:

## **Example 2:**

A beneficiary's 65<sup>th</sup> 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 in enroll in Part B, May 1, 2019.

- Her ICEP is 3 months before her Part B effective date:  
February 1 – April 30, 2019.
- She enrolls in an Aetna Medicare plan effective May 1, 2019.
- MA OEP for her begins the month of entitlement to both Part A and Part B (May) and continues through the last day of the 3<sup>rd</sup> month of entitlement to both Part A and Part B (July). In other words, her MA OEP runs from May 1 – July 31.



**Thank you**

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