

# MEDICARE ADVANTAGE

Election Periods



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## Election Periods

Consumers do not generally have the ability to enroll into a Medicare Advantage or Prescription Drug Plan whenever they choose.

There are only certain periods of time when they can enroll into a plan, as well as certain periods of time when they can exit a plan.

These periods of time are called

## Election Periods.

## What Makes It Unique

A consumer must have an Election Period available to them either to enter or exit a plan. Every Election Period has 4 items that make it unique:

- Who qualifies?
- When to use it?
- What the effective date will be?
- How many times it can be used?

## Qualifying

Most Election Periods are restrictive as to who qualifies.

Consumers usually need to have a “qualifying event” in order to have an Election Period.

Qualifying Event Examples:

- Turning 65
- Moving from one county into another
- Gaining access to Medicaid
- Loss of Employer Group coverage

# When Can You Use Election Periods?

- Most Election Periods are not open ended; there is usually a start date and an end date.
- If an Election Period is not used during a finite period of time, most often a consumer is unable to use it.

## What Will the Effective Date Be?

- Not all election periods have the same effective date structure.
- Most Election Periods will enable a consumer's coverage to begin on the 1st of the month, following completion of the application.
- Other Election Periods have a specified start date.
- All Effectives Dates are on the 1st of the month.

## How Many Times Can an Election Period be Used?

- Most Election Periods expire as soon as an application is submitted.
- In these scenarios, a client would have to qualify for a new Election Period in order to either change or eliminate coverage.
- There are only a few Election Periods that allow a consumer to use them over and over again.

## Importance

Election Periods are an important piece of the enrollment process for:

- Medicare Advantage
- Special Needs Plans
- Prescription Drug Plans

Without an eligible Election Period, consumers cannot choose or leave a plan



## Annual Election Period - AEP

- Runs October 15 – December 7 each year
- Usable for MAPD, MA-only, or PDP

**Unique Fact** – AEP is the only election period that can be used over and over and over.

The last application that CMS receives with the AEP code, is the application that will be “final” for 1/1. This means that even if you submitted an application on November 31st, if a new application comes in on December 7th for another agent, the last one submitted would count.

## Open Enrollment Period - OEP

Allows a client to choose a new Medicare Advantage or Prescription Drug Plan

- Runs January 1 – March 31 each year
- Usable only for clients enrolled in MAPD or MA-only plans on the first of the year
- The effective date will be the first day of the month following the enrollment
  - Example: Ted is unhappy with the Medicare Advantage Plan he enrolled in during the AEP. Ted can submit a new application in February for a March 1st Effective Date.
- Only one enrollment is allowed through the OEP each year

## IEP and ICEP

Initial Election Period - IEP

Initial Coverage Election Period - ICEP

These enrollment periods are for individuals who are new to Part B, not necessarily Turning 65. If the Part A & Part B effective dates are within 3 months of each other, clients have a 7 month window to use these.

- 3 months before effective date
- Month of effective date
- 3 months following month of effective date

**Unique Fact** – ICEP is only used for an MA-only plan.

## Initial Election Period 2 - IEP2

- This election period is for people who are turning 65 and were on both Part A & B prior to age 65 (Medicare disability).
- Same time periods apply as IEP/ICEP
- Can be used for MAPD or PDP

## ICEP Delay Part B

- These enrollments are for individuals who are gaining Part B after having had Part A for longer than 3 months.
- Most commonly for people that work past age 65

**Unique Fact** – The effective date must be the same as the Part B effective date.

## SEP - Special Election Period Dual or LIS

- These periods are for Low-Income individuals
- Clients can use one Election per Quarter for the first 9 months of the year
  - Q1: January – March
  - Q2: April – June
  - Q3: July – September
  - Not Available in Q4
- Usable for enrollments into a MAPD, MA-only, or PDP

**Unique Fact** – Consumers who are deemed “Potentially at Risk” or “At Risk” for abuse or misuse of frequently abused drugs will not be able to use this Election Period

## SEP - Change in Residence

This enrollment period is for clients who move into another county.

Client can use it 2 ways:

- They notify the plan before they move  
Can use the month before the move and two months after
- They notify the plan after they move  
Can use for 2 months following notification of plan

**Unique Fact** – Effective date of the enrollment cannot be prior to the relocation.

## SEP - Loss of EHGP

- This enrollment period is for clients who have lost Group Health coverage.
- The client has 2 months following the termination date of the group to use this.
- Can enroll into a MAPD, MA-only, or PDP

**Unique Fact** – It doesn't matter whether the termination of the group coverage is voluntary or involuntary.



## SEP - Non-Renewal

- This enrollment period is for clients who are on a plan that is not going to be available for the coming calendar year (Service Area Reduction).
- Clients in this position will receive a letter outlining their options, which also include Medicare Supplement plans.
- This enrollment period runs 12/8 through 2/28 each year.

**Unique Fact** – Clients who are being offered other coverage are not eligible for this SEP, only those who are being terminated.

## SEP - Chronic

This enrollment period is for clients who have a qualifying chronic health condition and are applying for coverage in a Chronic Illness SNP.

- This election period cannot be used to enroll into a non-Chronic SNP.
- This election period cannot be used to disenroll from a Chronic SNP
- Client/Provider will need to provide documentation to the plan to verify the health condition.

**Unique Fact** – Plan effective date is always the 1st of the month following receipt of application.

## SEP - SPAP

- This enrollment period is for clients who are actively enrolled in a State Pharmaceutical Assistance Program.
- Consumers can enroll in an MAPD or PDP.

**Unique Fact** – Consumers are allowed to use this enrollment period 1 time per year.

## Summary

There are many more Election Periods, and these are simply some of the most common.

Please use your Election Period guidebook for more information on:

- Available Election Periods
- Who qualifies
- When they can be used