

SPECIAL NEEDS PLANS

Enrollment Periods



Ready-Agent[™]
A PROGRAM BY NEISHLOSS AND FLEMING

**NEISHLOSS &
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Election Periods

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 enroll into or change their plan.

Election Periods and SNPs

There are several election periods that are more commonly used with Special Needs Plans.

What follows are the ones most commonly used with SNPs.

AEP: Annual Election Period

- Runs 10/15 – 12/7 each year
- Usable for MA-PD, MA-only, or PDP

Unique Fact – This 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.

OEP - Open Enrollment Period

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

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
- These periods are for Low-Income individuals

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: Chronic

- This enrollment period is for clients who have a qualifying chronic health condition, and are applying for coverage in a Chronic Illness SNP (CSNP).
- This election period cannot be used to enroll into a non-Chronic SNP.
- This election period cannot be used to dis-enroll 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: State Pharmaceutical Assistance Program

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

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

More Election Periods

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