

MEDICARE ADVANTAGE (MA) OPEN ENROLLMENT PERIOD (OEP)

AGENT GUIDELINES AND MARKETING BEST PRACTICES



Understanding the MA OEP

OEP is a chance for Medicare Advantage enrollees to change to a different MA plan or return to Original Medicare shortly after their plan coverage starts. As an agent, it is vital that you understand what OEP is for, when it happens and the compliance requirements around client communication before and during OEP.

Overview of Medicare Enrollment Periods

There are several Medicare enrollment periods throughout the year, each with different eligibility guidelines and time windows. Being familiar with each of these can elevate the level of service you offer to your clients and help to grow your book of business.

There are two situations when OEP applies

- ① For clients new to Medicare who enrolled in an MA plan during their Initial Election Period (IEP). These beneficiaries have a three-month individualized OEP that starts the month they first enroll.
- ② For clients who are already enrolled or have enrolled in an MA plan during the most recent Annual Enrollment Period (AEP) from October 15 through December 7, OEP runs from January 1 to March 31 each year.



What clients can and cannot do during MA OEP

| Clients Can: | Clients Cannot: |
|--|---|
| Switch from one MA plan to another | Drop a Medicare Medical Savings Account plan, except in certain cases |
| Change from MA to return to Original Medicare | Change from Original Medicare to MA |
| Add a prescription drug plan if returning to Original Medicare | Change a prescription drug plan if client already has Original Medicare |

Agent Marketing Do’s and Don’ts During MA OEP

MA OEP carries very specific limitations on client communications and marketing. The most important limitation is that agents cannot initiate an OEP conversation — directly or through marketing materials — with clients. Here are some additional guidelines:

| Agent Do’s: | Agent Don’ts: |
|--|--|
| Market to age-in clients who have not yet made an enrollment decision. | Send marketing during OEP to a client known to have made an AEP enrollment decision. |
| Send marketing materials about 5-Star plans. | Mention OEP during any post-enrollment follow-up communications. |
| Market to dual-eligible and LIS beneficiaries who may make changes once per quarter. | Call or reach out to former clients who have selected a new plan during AEP. |
| Provide marketing materials or hold one-on-one meetings when a beneficiary makes a proactive request. | Send marketing that encourages OEP inquiries, such as, “Unhappy with your current plan?” |
| Reach out to clients enrolled during AEP to make sure they understand their benefits and answer questions. | Target groups of clients who are in OEP because they made an AEP enrollment decision. |
| Have educational information on their website that mentions OEP as long as the website excludes marketing. | Promote agent or broker activities intended to use OEP for marketing opportunities. |

CMS and Compliance

These guidelines are a starting point, and do not represent every situation for all clients and agents. For more in-depth compliance requirements, consult CMS.gov and your agency’s compliance officer.