



## MEDICARE ADVANTAGE (MA) SPECIAL ENROLLMENT PERIOD (SEP)

AGENT GUIDELINES AND  
MARKETING BEST PRACTICES



### What are Medicare Special Enrollment Periods (SEPs)?

SEPs are when beneficiaries can make changes to their Medicare Advantage and Medicare prescription drug coverage when certain events happen, like a move or loss of coverage.

### Overview of Medicare Advantage 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.

**Here are common reasons a beneficiary may be eligible\* for a SEP:**

**Moving out of a MA or PDP  
plan's service area**

**Losing current health care or  
prescription drug coverage**

**Qualifying for financial  
assistance with Medicare costs**

\*This does not cover all SEP situations. For greater detail, see

<https://www.medicare.gov/publications/11219-Understanding-Medicare-Advantage-Medicare-Drug-Plan-Enrollment-Periods.pdf>





**Agent Marketing to SEP Clients – Do’s and Don’ts:**

Follow these best practices to be compliant when marketing to SEP clients.

Agent Do’s:	Agent Don’ts:
Market current plans to clients who are eligible for a SEP.	Have a sales discussion with consumers before obtaining a signed Scope of Appointment (SOA) and following the 48-hour waiting period.
Send general marketing or educational materials to groups of leads or prospects.	Use exaggerative words or phrases, such as “full”, “complete”, “all” or “unlimited” to describe benefits.
Use invitation language such as, “To learn more about Medicare Advantage plans available in your area, call to speak with a licensed insurance agent”.	Use language that implies the client must contact the agent to access Medicare plans.
Use qualifying language such as, “you may be able to save money” or “you might” to describe offerings.	Declarative language such as “you’ll save hundreds of dollars” or “this is the best plan for you”.
Agents must use “licensed insurance agent” when speaking about who the client will be communicating with.	Use terms or titles which imply Medicare affiliation or certification, such as “Medicare Consultant”, “Benefits Expert” or “Medicare Agent”.
Use truthful statements about your title and ability to serve clients with the MA plans available in their area that you are licensed to sell.	Use a false sense of urgency or scare tactics, such as “don’t delay”, “don’t miss out on benefits” or “act now”.

**CMS and Compliance**

*This list is only a starting point.* Refer to the Medicare Advantage Program section of the Code of Federal Regulations, <https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-B/part-422#sp42.3.422.v>, Integrity’s Agent Medicare Compliance Guide and carrier guidance for more details. Reach out to your agency’s compliance officer with specific questions.