

Open Enrollment Period Guidance

Open Election Period

- From January 1st – March 31st
- Allows Medicare Beneficiaries to make one (1) health plan change per year
 - ✓ Can join or disenroll from an MA or MA-PD plan
 - ✓ Must be consistent with whatever Rx coverage the person the beneficiary already has
- Beneficiaries can NOT change from one stand-alone PDP to a different stand-alone PDP.
 - ✓ Locked in to PDP until next AEP unless an SEP applies
 - ✓ Only health plan changes during the OEP

OEP Change Eligibility

- **What is the current coverage?**
 - ✓ Does the Beneficiary have Original Medicare, Original Medicare + PD, Medicare Advantage, or an MA-PD health plan? If yes, the OEP applies
 - ✓ If the Beneficiary does not want to change health plans, just Rx coverage, the OEP does **NOT** apply
- **When did the current coverage go into effect?**
 - ✓ January 1st? If so, the OEP applies and one (1) change can be made by March 31st
 - ✓ Was the plan effective date Feb 1st or Mar 1st? If so, what did the Beneficiary have on 1/1? If what they have now is different from they had on 1/1, they have already used their OEP and must wait until the Nov AEP to change.
 - ✓ Medicare A/B eligible on 2/1 or later? The Beneficiary will have an OEP New election period to use for a change within 90 days of your A/B effective date
- **Has the Beneficiary made any health plan changes during the current new year?**
 - ✓ No? Then they have one health plan change available to use
 - ✓ Yes? Then they have already used their OEP and do not have a health plan change available until the next AEP, unless an SEP comes into play

Open Enrollment Period Guidance (continued)

Changes That Can be Made During OEP

- Only one (1) change can be made during OEP but it must be consistent with whatever Rx coverage the person the beneficiary already has

If Current coverage is:	<u>Can use OEP to join</u>	<u>Cannot use OEP to get</u>
Medicare Advantage plan with prescription drug coverage (MA-PD)	Another MA-PD or Original Medicare + PDP*	MA-only or Original Medicare only
Medicare Advantage with NO prescription drug coverage (MA-only)	Another MA-only or Original Medicare only	MA-PD or Original Medicare + PDP
Original Medicare and a PDP (OM-PDP)	MA-PD	MA-only or a different PDP to use with Original Medicare
Original Medicare only (OM-No PDP)	MA-only	MA-PD or Original Medicare + PDP
PFFS (MA-only) and stand alone PDP	MA-PD or Original Medicare + PDP	MA-only or Original Medicare only

* ***PDP can be added during a Special Enrollment Period (SEP) but not during OEP***