



Understanding Opportunities Through Medicare Advantage Election Periods

Does the world end for MA enrollments January 1st?



No, but... BEWARE!

Incomplete Elections

There are cases where an enrollment election or disenrollment request may not immediately be processed because the plan has not found an available election period based on the information provided in the individual's election.

According to CMS guidance it is the responsibility of the MA Organization to determine the election period being used for each enrollment election.

Commonly used Enrollment/SEPs

- ICEP: usually folks turning age 65
- ICEP Delayed Part B: folks working past age 65 who defer enrolling in Part B because of employment
- Change in Residence: permanent move to new service area
- Adding or Dropping Group Coverage
- Dual Eligibles
- LIS
- Chronic Care SNP

Initial Coverage Election Period (ICEP)

Available to newly Medicare Advantage (MA) eligible beneficiaries for enrollment into an MA plan.

Who Qualifies?

- Beneficiaries entitled to Part A and enrolled in Part B
- This is usually upon turning age 65, or in some cases may be prior to age 65 (such obtaining Medicare due to disability)

Time Frame

- 7 month window surrounding MA eligibility date
- Begins: 3 months before month of eligibility
- Ends: 3 months after month of eligibility

Initial Coverage Election Period (ICEP)

What Elections Are Allowed?

- Enrollment into MA/MAPD plan

Effective Dates:

- 1st day of month of MA eligibility, if election received prior to that date.
 - * This is often the month of the beneficiary's 65th birthday
- 1st day of month following receipt of election, if election received in last four months of the ICEP.

NOTE: CMS now requires MAPD application meeting these criteria to be coded with IEP-D, and MA Only plans to be coded with ICEP

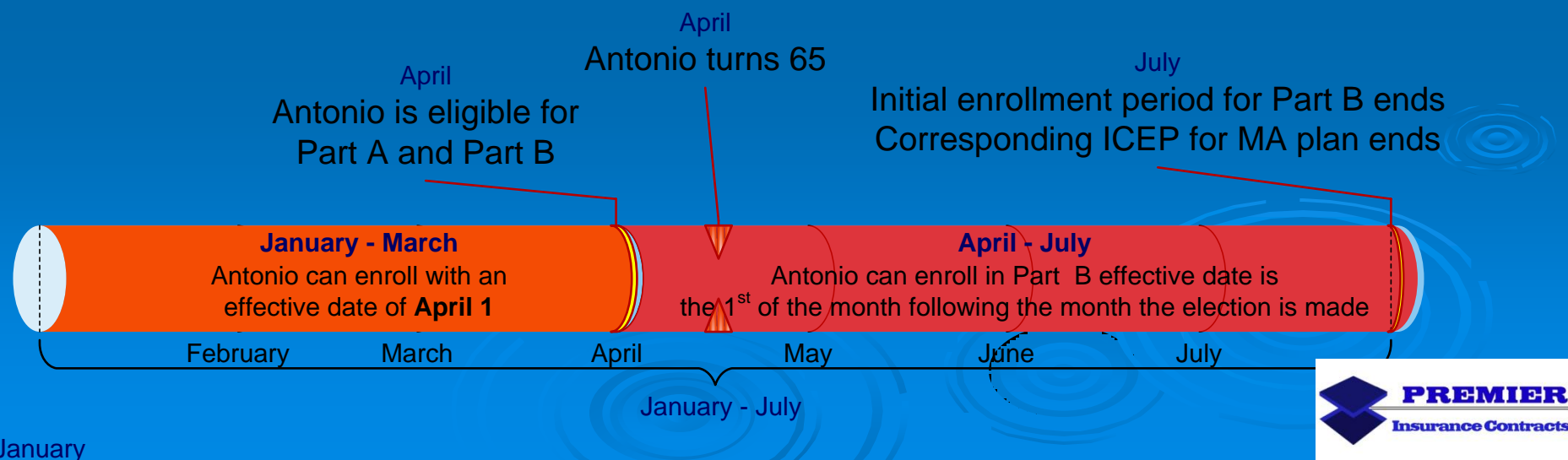
ICEP Example #1: Antonio

Antonio is turning 65 in April and decides to enroll in Medicare parts A and B his initial election for Part B. The ICEP for enrolling into an MA plan that corresponds with the initial election period for Part B.

Antonio can enroll in an MA plan any time in this time frame using the ICEP.

If he enrolls between January 1st & March 31st his effective date will be April 1st.

If he enrolls between April 1st and July 31st his effective date will be the first day of the month following the month the election was made.



Initial Coverage Election Period (ICEP)

Unique Scenario – Delayed Part B

In cases where beneficiaries are eligible for Part B but delay Part B enrollment, such as due to current employment, the ICEP changes.

Time Frame

- 3 months prior to month of Part B effective date

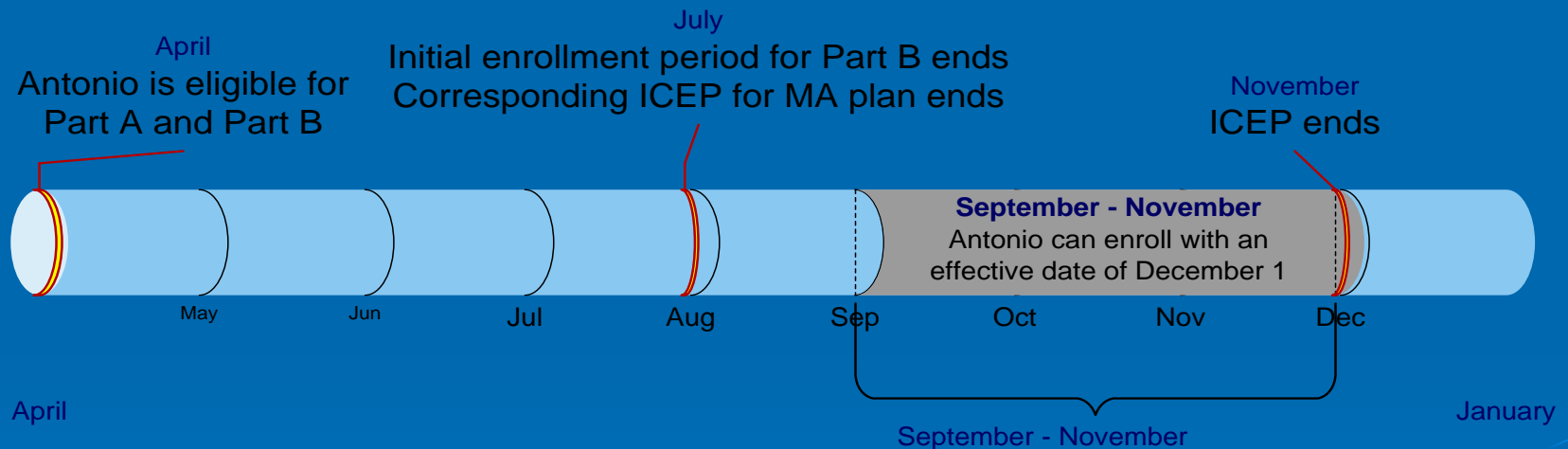
Effective Date

- Must be the same as the Part B effective date

ICEP Example #2: Antonio

Delayed Part B

Antonio turns 65 in April but does not retire until December. He can use a Part B SEP that is available upon retirement. He can enroll up to three months prior to the effective date of coverage. The ICEP for enrolling into an MA plan will also correspond with the Part B SEP.



Antonio can enroll in an MA plan any time in this time frame using the “shortened” ICEP. If he enrolls between September 1st and November 30th, his effective date will be December 1st.

Special Election Periods

- Special Election Periods are available only to beneficiaries who meet certain criteria that allow them to make an election outside the traditional enrollment periods.
- Note: An individual's eligibility for an SEP does not convey eligibility to enroll in the plan; in addition to having a valid enrollment period an individual must also meet all applicable MA eligibility criteria.
- It is our responsibility to determine whether or not a beneficiary is eligible for an SEP.
(This is not a complete listing of available SEPs)

Special Election Period (SEP)

Change in Residence

Who Qualifies?

- Beneficiaries who are no longer eligible to be enrolled in a plan due to a change in permanent residence outside of the plan service area
- Beneficiaries who will have new plans available to them as a result of a permanent move
- Incarcerated individuals being released and moving into a service area
- Beneficiaries who were living outside the US moving into a service area

Special Election Period (SEP) Change in Residence

Time Frame:

- Lasts at least 2 months
- Begins and ends either:
 1. If the individual notifies plan of move in advance – **begins month prior to move and ends two months after the move**
 2. If the individual notifies plan after move has occurred – **begins month of notice and ends two months later**
 3. If plan learns of move from CMS or other source that individual has been out of service area for at least six months and plan cannot confirm otherwise – **begins the sixth month after and continues through eighth month**

Special Election Period (SEP) Change in Residence

Effective Date:

- 1st day of month following receipt of election
- Beneficiary may choose effective date of up to three months after plan receives enrollment request
- Cannot be earlier than the date of the move or receipt of the enrollment request

What Types of Elections Are Allowed?

- Any type, as long as beneficiary meets standard eligibility requirements

How do I find "Movers"?

- Chambers of Commerce
- Realtors
- Home Owners Associations
- Welcome Wagons
- Newcomer Groups



Special Election Period (SEP)

Adding or Dropping Group Coverage

Who Qualifies?

- Beneficiaries enrolling into or disenrolling from employer/union coverage, including COBRA

Time Frame

- Begins the month the EGHP allows elections into or out of its plan (or this could be the month the coverage terminates)
- Ends:
 - For loss of EGHP coverage – two months after group coverage ends
 - For gaining EGHP coverage – two months after new group coverage takes effect

Special Election Period (SEP) Adding or Dropping Group Coverage

Effective Date

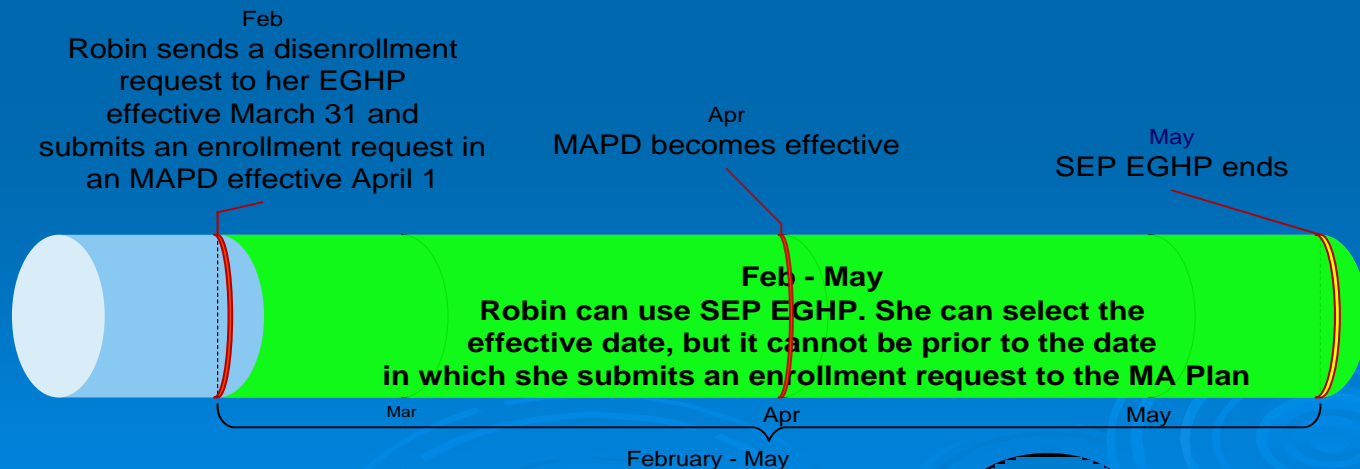
- 1st of month following receipt of complete election
- Beneficiary may choose prospective effective date of up to three months
- Cannot be earlier than 1st month following receipt of election

What Types of Elections Are Allowed?

- Any type, as long as beneficiary meets standard eligibility requirements

SEP EGHP Example: Robin

- Robin is currently enrolled in an employer group health plan (EGHP). Her health plan is making some coverage options, & she has decided to enroll into a individual street plan instead. Her EGHP receives her disenrollment request on February 14th requesting to be disenrolled effective March 31st.
- Once the EGHP confirms that the disenrollment will take place, Robin enrolls into an individual MAPD requesting an April 1st effective date. Because her group coverage ends March 31st, she has 2 months following to make an election and may choose her effective date, up to three months prospective.



SEP EGHP Example: Robin

What can the provider do?

- Providers are allowed to announce their affiliation with specific MA or MAPD plans. An announcement to patients of a new affiliation through direct mail and/or e-mail, which names only one plan, may occur only once. This is a one-time mailer and must be coordinated through company market leadership.
- Additional direct mail and/or e-mail communications from providers to their patients regarding the provider's affiliations must include all plans with which the provider participates.
- Provider affiliation banners, displays, brochures, and/or posters located on the premises of the provider must include all plans with which the provider participates.
- Any materials that describe plans in any way (e.g. benefits, formularies) other than just listing the plan name and plan contact information must be filed and approved by CMS.

Why work Employee Group Coverage?

- Group Health Insurance rates are rapidly increasing, with many groups seeing consistent double-digit rate increases
- Some of these increases are directly attributable to potential or current Medicare beneficiaries, many times endangering the entire group's coverage
- Business owners and group coverage administrators are looking to contain, or at least manage, the increases that affect the entire group

How Groups can manage rate increases

- Cut benefits/drop coverages
- Pass additional costs on to the members of the group
- Manage eligibility and/or participation

And so?

By carving out Medicare beneficiaries, groups can favorably influence group renewal rates.

In many cases, Medicare Advantage programs' benefits are comparable to, or even superior to, the group coverage to which the Medicare beneficiary is accustomed.

Advantages to the Group

- Lowered overall group rate increases
- Increased employee satisfaction due to the maintaining current benefits and/or contribution rates
- Possible improvement/expansion of benefits and/or premium contribution savings to Medicare Beneficiary being carved out

Advantages to the Agent

- Controlled rate increases increase likelihood of maintaining the group coverage
- Goodwill generation with the group owner/administrator, opening additional sales possibilities with the group
- Additional commission opportunities through the appropriate Medicare Advantage plan, with year-round enrollment opportunities

How do we find these groups?

Look to your own Group Health clients, both group coverage you may have sold or service, or clients you may have with group health coverage that are looking for alternative coverage

- Partner with agents who work the group business, but do not work the Medicare market

Things to look out for...

- Many Medicare beneficiaries who are still employed and covered under a Group program may not have their Part B in place
- Effective date have to be carefully coordinated to minimize chances of lapses in coverage
- *Group Retiree* beneficiaries need special counsel and consideration, as they may not be able to go back to their *Group Retiree* coverage

Special Election Period (SEP)

Dual Eligible Beneficiaries

Who Qualifies?

- Beneficiaries who receive Medicare AND Medicaid
- Includes both “full” and “partial” duals

Time Frame

- Continuous

How Many Elections Are Allowed?

- Unlimited

Effective Date

- 1st of month following receipt of complete election

What Types of Elections Are Allowed?

- Any type, as long as beneficiary meets standard eligibility requirements

Special Election Period (SEP)

Loss of Dual Eligible Status

Who Qualifies?

- Beneficiaries who lose Medicaid coverage

Time Frame

- Begins the month individual loses Medicaid plus two additional months

How Many Elections Are Allowed?

- Limited to one election

Effective Date

- 1st of month following receipt of complete election

What Types of Elections Are Allowed?

- Any type, as long as beneficiary meets standard eligibility requirements

Steps to Identify Potential Customers

“Plan Your Work, Work Your Plan”

1. Identify local service area.
 - * See the Summary of Benefits to find counties where the plan is offered.
2. Determine where there are contracted providers.
 - * Use the Provider Directory to identify contracted providers, both primary care doctors, specialists, and ancillary providers.
 - * Focus on areas of good network coverage
3. Determine any community services or potential source located in the above areas.
4. Be **ACTIVE!** Be the source of truth, and remind people you are there by your presence.
5. **Be ever mindful of CMS and MIPPA regulations. If you do not remain compliant, you are out of business.**

Identify and Approach...

As sites are identified, work to “contribute”, not to “receive”.

Plan your approach with the mindset of “How can I support this organization’s efforts? What do I bring to the table? How do I bring value?”

Remember the **new world of MIPPA** – participation is influenced by whether or not food is served to the attendees, and collection of leads is influenced by how the event is advertised (sales event versus educational event).

Identify and Approach...

Plan your approach to the organizations in a manner that is compliant with both CMS regulations, and the new MIPPA regulations.

- * **MIPPA Alert** - If an event is purely educational in nature, you cannot collect leads. Establishing your reputation is not without value – you are planting seeds.

Identify and Approach...

During Lock-In, concentrating on locations / organizations / prospects that qualify for a Special Election Period (SEP) pay the immediate dividends, but, relationships will pay off year-round.

The following types of organizations are most effective when targeting people who may be eligible for a SEP, including those eligible for Special Needs Plans (SNPs) - dual-eligible Medicare recipients in support of and those with chronic illnesses:

Identifying Prospects

Senior centers – A very active target audience, senior centers are more likely to host activities aimed at drawing in larger segments of the community as a whole than some of the other groups listed here.

Seniors who regularly attend activities at senior centers are typically receptive to receiving information about their healthcare choices.

- Be Different
- Offer Value
- Approach on an educational basis

*** MIPPA Alert – be extra careful if food is being served at the event, or if it is publicized as an “Educational Event”.**

Identify Potential Customers (cont)

Non-profit organizations – The Alzheimer's Association, American Lung Association, American Heart Association, American Stroke Association, American Diabetes Association, American Society of Hypertension, and others, can be resources for locating those afflicted with those conditions, and their caregivers, and support groups.

- Approach organizations important to you
- Volunteer!
- Donate!

***MIPPA Alert – If you are there to volunteer, you are not there to sell. You are looking to create an image and differentiate yourself from every other agent looking for business.**

Identify Potential Customers (cont)

Faith-based organizations (FBOs) – Offering a trusted environment for their members, many FBOs have senior groups, caregiver support groups, and other opportunities for comfortable, one-on-one interaction with the target audience.

- Share a program you believe in with those who share your beliefs
- Work with other faiths to help others
- Check FBO Training Module for more details

*** MIPPA Alert – Remember the differences between “Educational” and “Sales” events.**

Identify Potential Customers (cont)

Health fairs – These venues reach out to large numbers of seniors who are looking specifically for information on healthcare, prescription medications, etc. Their events can assist in raising brand awareness, agent visibility, and build connections with other senior service organizations in the market.

- Be proactive and approachable. Don't sit behind the table with your arms crossed, or talking on your cell phone. Greet all in attendance. While not everyone may be a prospect for what you offer, they know someone who is.
- Visit with the other vendors at the event. You are generally looking to reach the same people, and you can help each other. They can be another source of referrals, both for prospects, and for additional events.

Identify Potential Customers (cont)

- Concentrate on prospect generation. Selling at events where services are offered is a CMS violation, and your immediate purpose at the event is generating prospects, not an immediate sale. Concentrating too long on just one individual may cost you a number of other prospects that come by during that time.
 - Be careful with “Register to Win” techniques, as you are subject to CMS and MIPPA Regulations, and a list of just names without qualification wastes time, money, and effort in follow-up. And, you need to make prizes available to all, even if they are not eligible for the products you are representing.
- * **MIPPA Alert - Be careful in planning participation, as MIPPA regulations dictate what you can do depending upon who else is participating, and how the event is advertised.**

Identify Potential Customers (cont)

Food pantries and other nutrition assistance programs –
These organizations typically serve low-income seniors and are seen as trusted sources of information for answering questions related to general health care and well-being.

Food pantries offer perhaps the most focused opportunity to interact with the dual-eligible population. Nutrition sites offer similar opportunities,

- Volunteer!
- Donate!

*** MIPPA Alert – If you are there to volunteer, you are not there to sell. You are looking to create an image and differentiate yourself from every other agent looking for business.**

Identify Potential Customers (cont)

Public housing authorities and facilities, including HUD housing sites. Public housing facilities often include a large proportion of senior residents, making them an effective venue for communications targeted towards dual-eligibles.

Other senior-oriented housing developments offer opportunities as well, as many will have partial subsidized accommodations.

Much like working with Senior Centers:

- Be Different
- Offer Value
- Approach on an educational basis

*** MIPPA Alert – If you conduct a presentation on an educational basis, you cannot collect lead information.**

Identify Potential Customers (cont)

Community and neighborhood associations – Seniors who are active in their communities typically are involved with community and neighborhood associations, which often host speakers to talk about issues of common concern for their members, including healthcare. If this community is inhabited primarily by seniors, all the better!

Much like attendees of health fairs, while not everyone you address at these associations may be an immediate prospect, they know someone who is.

These groups are also good sources for those about to be a prospect. Watch for the “Tweeners” – prospects in the near future.

*** MIPPA Alert – If you conduct a presentation on an educational basis, you cannot collect lead information**

Identify Potential Customers (cont)

Caregiver organizations – Caregivers are an important audience to target because they are typically the decision-makers regarding healthcare choices for the seniors they care for.

- Many of these organizations affiliate with non-profit organizations. Work with one of these groups may well lead to involvement with the other.
- Hospitals commonly host these organizations, and frequently look for guest speakers at their meetings. Become the subject matter expert capable of addressing these groups.

*** MIPPA Alert – If these opportunities to address a group are not publicized as a sales event, collection of prospect information is not allowed.**

Identify Potential Customers (cont)

Social service organizations – By targeting groups of social workers and senior service organizations, one can “influence the influencer”, or those who make frequent referrals for service to seniors and their caregivers.

These centers of influence are often in need of base education of what all is available for those they assist. Being able to competently and confidently address these organizations can be a great source of referrals.

- Network with agents specializing in other areas of value to your prospects, like Long Term Care, to offer additional value and increase your visibility and potential for referrals to these organizations. Staging events offering Continuing Education Credit can draw groups together to educate and network.

*** MIPPA Alert – Others agents can not set the appointment for you.**

Identify Potential Customers (cont)

Other Insurance Professionals – Many agents working other areas reaching the Medicare market may not offer healthcare programs to their clients, for a variety of reasons.

“Bake a bigger pie”.

Consider organizing a network of agents to share prospects and opportunities. Such networking can be very beneficial to both yourself, and these agents.

Look to work with agents that concentrate on:

- Group Insurance
- Long-Term Care
- Property and Casualty
- Life Insurance

Identify Potential Customers (cont)

- Adult day care facilities – A good opportunity to reach out to a consumer audience, adult day care facilities typically serve low-income seniors. These venues present opportunities to not only reach a captive audience, but their caregivers as well.
- Provider partners who share your interest in your prospective clients, and who offer complimentary programs.
- Others – cultural centers, state agencies, Park and Recreation departments, other government programs.

Identify Potential Customers (cont)

Go Non-Traditional!

- Put three business cards in each envelope when you pay your bills
- Check from Home Cleaning services
- Get a business card stand up at your Dry Cleaners
- Put up flyer stands at restaurants that are “Blue Hair Havens”

Identify Potential Customers (cont)

- Ask for referrals! People tend to “nest”. “Who else can I help?” Folks will refer organizations in addition to individuals. Ask for help during your individual appointments and group meetings, and while meeting with community contacts.
- Keep an open eye (and ear) for other community opportunities that may present themselves. The “grapevine” and senior publications can lead you to many opportunities you may otherwise miss.

Remember to always follow CMS Guidelines for marketing activities, and notify your contracting hierarchy of your calendar of events!

Special Election Period (SEP) LIS

SEP for Non-Dual Eligible Individuals with LIS and Individuals who Lose LIS

Who Qualifies?

- Beneficiaries who qualify for the Low Income Subsidy (LIS) by applying at the Social Security Administration or because they receive Supplemental Security Income (SSI).

Time Frame

- Begins when individual is notified of LIS status
- Continues as long as the individual qualifies for LIS

Special Election Period (SEP) LIS

Effective Date

- 1st of month following receipt of complete election

How Many Elections Are Allowed?

- Continuous as long as the individual qualifies for LIS

What Types of Elections Are Allowed?

- Part D enrollments and disenrollments (MAPD or PDP)
- If CMS facilitates an enrollment into a Part D plan, the beneficiary can make a new Part D election

Special Election Period (SEP) Loss of LIS

Who Qualifies?

- Individuals who lose their LIS eligibility because they are no longer deemed eligible for the following calendar year

Time Frame

- For loss of LIS effective 12/31 due to CMS's annual redetermination process, the SEP period is January 1st– March 31st

-or-

- For those who lose LIS mid-year, the SEP Begins month of notification and continues two months

Effective Date

- 1st of month following receipt of complete election

How Many Elections Are Allowed?

- Limited to one election

What Types of Elections Are Allowed?

- Part D enrollments and disenrollments (MAPD or PDP)

Special Election Period (SEP) Chronic Care SNP

Who Qualifies-

- Individuals with severe or disabling chronic conditions that permit them to enroll into a Special Needs Plan (SNP) specific to that condition

Timeframe-

- Applies as long as the individual has the qualifying condition and will end once s/he enrolls in a SNP

What types of elections are allowed?

- Enrollment into a Chronic Care SNP

Your thoughts...

Questions?



Thank you!