

IT'S OEP TIME

Medicare Advantage Open Enrollment Period is here

Open Enrollment Period (OEP) kicks off January 1, 2025. OEP is a time annually when Medicare Advantage (MA) plan enrollees may enroll in another MA plan or disenroll from their MA plan and return to Original Medicare. Individuals may make only one election during the MA OEP.

Here's what you and your clients need to know:

What can you do?

- You may hear from current and prospective clients with questions about enrollment and disenrollment during OEP.
- If a client currently enrolled in another MA plan requests your assistance, you may educate them about OEP and provide plan information.
- You can still work with members and individuals aging into Medicare and those eligible for a Special Enrollment Period (SEP).
- Listen and provide thoughtful answers to your clients' questions.

What you may not do

It's important to follow CMS rules and avoid a violation:

- Do not market to or contact consumers enrolled in another MA plan directly during OEP with the intention of getting them to switch plans or select another plan.
- Do not send unsolicited materials advertising the ability to make enrollment changes or referencing OEP.
- The OEP is not an opportunity to make additional sales or proactively target clients who are already enrolled in another MA plan.

What you need to know

- OEP runs January 1 through March 31.
- OEP is **not for those who only have Original Medicare or are enrolled in a Medicare Supplement plan.**
- All plan changes are effective the first day of the following month.

What can members do during this period?

During this three-month period, if plan members want to change their current plan, they can make a one-time election to:

- Switch to a different MA plan only
- Switch to another Medicare Advantage Prescription Drug Plan (MAPD)
- Go back to Original Medicare (Part A & Part B) and, if needed, also join a Medicare Prescription Drug Plan

Still have questions? Contact us for more information. Email MedicareAgentSalesSupport@carefirst.com or call us at 833-601-0461

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