



Excerpts from Medicare Managed Care Manual Chap. 2 – Medicare Advantage Enrollment and Disenrollment
https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/Downloads/CY_2019_MA_Enrollment_and_Disenrollment_Guidance.pdf

Commonly Used Election Codes

Code	Event
AEP	Annual Election Period (Oct. 15 – Dec. 7)
ICEP	Initial Coverage Election Period
IEP	Initial Enrollment Period
OEP	Open Enrollment Period (Jan. 1 – Mar. 31)
OEPI	Institutionalized
LOC	Change in Residence
TERM	Termination of plan contract
Group Retiree	Gain Employer Group Coverage
LEC	Loss of Employer Coverage
NON	Non-renewing plan
Dual Eligible	Dual Eligible
OTHER – Loss Dual	Loss of Medicaid (Dual Eligible) status
LIS	Special Election Period Low Income Subsidy
Loss LIS	Loss of Low Income Subsidy
OTHER – Chronic non eligible	Chronic SNP Non-Eligibility

Election Periods

There are six types of election periods for enrollment requests. The type of election period determines the effective date of coverage.

AEP **Annual Election Period**
From October 15 to December 7. The individual is allowed to switch plans for an effective date of January 1. They may enroll in as many plans as they would like during this time. **Last enrollment made by December 7 will be effective plan.**

ICEP **Initial Coverage Election Period**
For those newly eligible for MA. This period begins three months before the first entitlement to both Medicare Part A and Part B ends on the later of:
– The last day of the month preceding entitlement to both Part A and Part B or;
– The last day of the individual's Part B initial enrollment period.

ICEP frequently relates to either the 65th birthday or the 25th month of disability, but it must always relate to entitlement to both Medicare Part A and Part B.

If the individual has Part A and opted out of Part B when first eligible then later chooses to enroll in Part B, the member may enroll 3 months prior to the effective date of Part B. The effective date of the plan will be the Part B effective date. **One enrollment only.**

IEP for Part D

Initial Enrollment Period for Part D

Eligible to enroll in Part D when an individual is entitled to Part A OR is enrolled in Part B, AND permanently resides in the Part D plan service area.

If an individual was eligible for Medicare A and B prior to turning 65 (such as from disability) when they turn 65 it will trigger a new election.

If they enroll during the 3 months prior to their birthday month, then the effective date is the birth month. If they enroll after the birth month, then the effective date will be the first day of the month following when the election was made. **One enrollment only.**

OEP

Open Enrollment Period

Individuals enrolled in an MA plan on January 1 (including renewing and new elections becoming effective January 1). Takes place from January 1 to March 31 of each year.

For new Medicare beneficiaries who are enrolled in an MA plan during their ICEP, the MA OEP begins the month of entitlement to Part A and Part B and ends the last day of the third month of entitlement.

During the MA OEP, MA and MA-PD enrollees may:

- Change to a different MA or MA-PD plan or disenroll from their plan and return to Original Medicare;
- Change their Part D coverage option under an MA plan;
- If they disenroll to Original Medicare, enroll in a PDP.

Only those enrolled in an MA or MAPD plan during the OEP can make a plan change. **One election allowed.**

OEPI

Open Enrollment Period for Institutionalized Individuals

For eligible individuals who reside in an institution (skilled nursing facility, nursing home, intermediate care for mentally retarded, psychiatric hospital, rehabilitation hospital, long-term care hospital, swing-bed hospital). The SEP begins the first day the individual is institutionalized and ends two months after discharge. **Continuous enrollment allowed.**

Special Election Periods (SEP)

Special Election Periods outside of IEP, AEP or OEP. Depending on circumstances, the individual may:

- Discontinue an enrollment in an MA plan and enroll in Original Medicare;
- Switch from Original Medicare to an MA plan;
- Switch from one MA plan to another MA plan.

LOC

Change in Residence

For change of permanent residence to outside the MA plan service area; for those incarcerated and now released; for a permanent move that allows for new Medicare options.

The SEP begins the month before the permanent move and ends two months after the move. If the member notifies the current plan after the move, the SEP begins the month the consumer notified the plan or the month the member was terminated by the plan from residing outside of service area then ends two months after the notification. **One election allowed.**

**Non-renew/
TERM**

Non-renewals or Termination

The MA organization must disenroll a member from an MA plan if the MA organization contract is terminated or if the MA organization discontinues offering the plan or reduces its service area to exclude the member.

A member who is disenrolled under these provisions has an SEP, as described in §30.4.3, to elect a different MA plan or Original Medicare. A member who fails to make an enrollment request during this SEP is deemed to have elected Original Medicare.

SEP Exceptional Conditions

These may be declared by CMS.

**GROUP
RETIREE/
LEC**

Employer/Union Group Health Plan

To make enrollment requests in or out of employer-sponsored MA plans. Loss of employer coverage includes group retiree, COBRA or commercial. Eligibility begins either the month of notice or the month of loss. The eligibility ends two months later. **One election allowed.**

NON

Non-renewing Contracts

Available to enrollees of HMOs or CMPs that are not renewing contracts.

PACE

Program of All-inclusive Care for Elderly

Individuals may disenroll from an MA plan at any time in order to enroll in PACE. In addition, individuals who disenroll from PACE have an SEP for up to 2 months after the effective date of PACE disenrollment to elect an MA plan. The effective date would be dependent upon the situation.

Dual Eligible

Dual Eligible & Other Loss Dual Eligible

For “full benefit” dual eligible and “partial duals” who receive assistance from Medicaid.

**OTHER Loss Dual
Eligible**

For loss of Dual, the enrollment period begins month of loss then for two more months. **One election allowed.**

The Dual SEP begins the month the individual becomes dually-eligible and exists as long the enrollee receives Medicaid benefits; however there are limits to how often it can be used. Allows an individual to enroll in, or disenroll from, an MA plan once per calendar quarter during the first nine months of the year.

- Can be used once during each of these time periods: January to March; April to June; July to September;
- May not be used in the 4th quarter of the year, October to December.

The SEP is considered “used” based on the month the election was made (e.g., application date of the enrollment request). If the plan receives an election in March (which would be effective April 1), this counts as “using” the SEP for the 1st quarter, not the 2nd quarter. The effective date of an enrollment request made using this SEP is the first of the month following receipt of an enrollment request.

**Retro ESRD
Determination/
Retro Medicare
Determination**

Individuals with ESRD/Determination Made Retroactively

If a Medicare entitlement determination is made retroactively, an individual has not been provided the opportunity to elect an MA plan during ICEP. Includes cases of administrative delays. This begins the month of notice of entitlement and ends two months later. **One election allowed.**

Part D

Part D Enrollment

An individual is eligible to enroll in a Part D plan if they are entitled to Medicare benefits under Part A and/or enrolled in Part B. The individual must permanently reside in the service area of the plan.

**Chronic SNP
Non-Eligibility**

Loss of Special Needs Status/ Chronic Care SNP/Ineligible for Chronic Care SNP

For those no longer eligible for SNP. There is an SEP that allows the individual to enroll in a different MA-PD plan or an MA-only plan with accompanying Part D coverage. It begins when the plan notifies the individual of the lack of eligibility and extends through the end of that month as well as the following two months.

SPAP/Loss SPAP

SPAP Qualified/Loss of SPAP

For those who belong to a qualified State Pharmaceutical Assistance Program (SPAP) or lose eligibility.

LIS/Loss LIS

Non-Dual Eligible with LIS/Loss of LIS

Individuals who have Medicare Part A and/or Part B and receive any type of assistance from Medicaid and individuals who qualify for LIS (but who do not receive Medicaid benefits). SEP takes place the first 9 months of the calendar year. Beneficiaries can only change their election once per calendar quarter (one election during each of the following time periods: January to March; April to June; July to September).

**Elgbl for Other
Creditable Cvg**

Disenroll from Part D/Other Creditable Coverage

May disenroll from a Part D plan (PDPs and MA-PDs) to enroll or maintain creditable drug coverage (such as TriCare or VA).

Non-U.S. Citizen/Becomes Lawfully Present

Non-citizens who reside legally in the U.S. can request enrollment in a MA plan, if eligible.

IEP2

Age 65

For those eligible for Parts A and B prior to 65 (due to disability) have a new election period when they turn 65. **One enrollment only.**

Significant Provider Network Change

Changes to the MA plan's provider network considered outside the course of routine contract initiation and renewals.

DST

Disaster/Weather-related Emergency

Weather-related emergency or major disaster as declared by the Federal Emergency Management Agency (FEMA) or other authorized governmental authority. A SEP exists for individuals who were unable to and did not make an election during another valid election period. This includes both enrollment and disenrollment elections.

Individuals will be considered “affected” and eligible for this SEP if they:

- Reside or resided at the start of the incident period in an area for which FEMA has declared an emergency or a major disaster and has designated affected areas as being eligible to apply for individual or public level assistance;
- Had another valid election period at the time of incident period and did not make an election during that other valid election period.

In addition, the SEP is available to those individuals who don’t live in the affected areas but rely on help making healthcare decisions from friends or family members who live in the affected areas. The SEP is available from the start of the incident period and for four full calendar months after