



Humana's Ultimate Guide to the Medicare Advantage Open Enrollment Period (OEP)

Call Center Agents OEP Guide

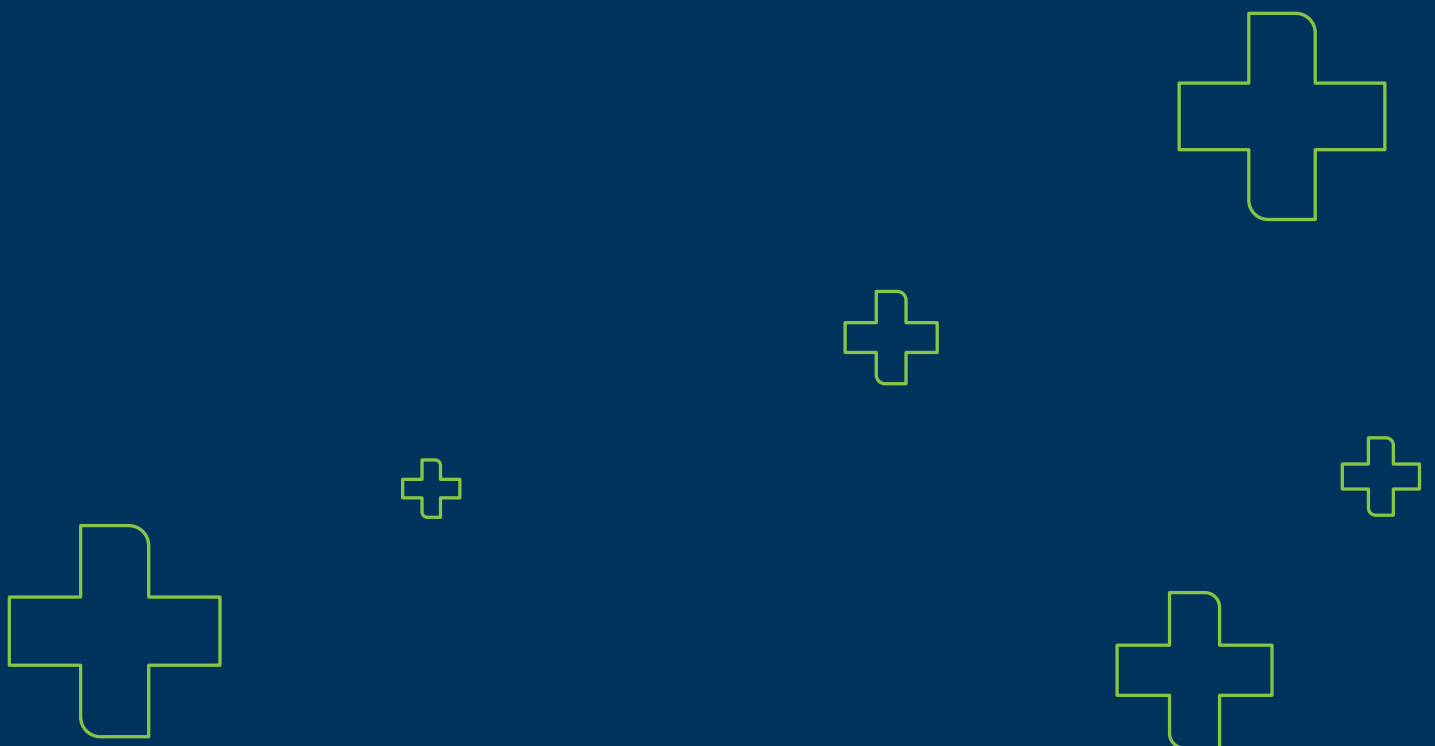
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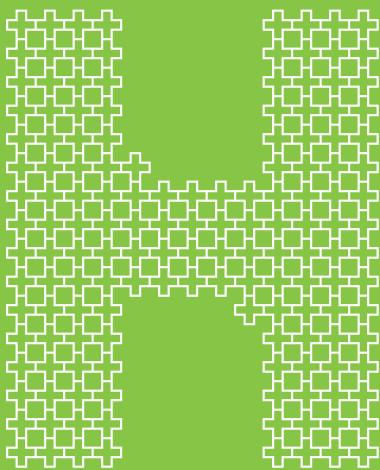


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Introduction

Are you ready to rock the new year? It starts with OEP. During OEP, Medicare beneficiaries who are dissatisfied with their current plan can join or leave a Medicare Advantage (MA) plan, giving them the freedom and flexibility to find the plan that fits their needs. Discover what you can do to help members find plans that work, while remaining CMS compliant. Want to find out more about OEP? Let's go.





SECTION 1

OEP 101

Understanding how OEP works will help you provide members with the plans they want, while making sure you remain compliant. Check out the answers to some of the OEP basics.

Who can use the MA OEP?

- Individuals enrolled in an MA or MAPD plan
- New Medicare beneficiaries who enrolled in an MA or MAPD plan during their Initial Coverage Election Period (ICEP) and the Initial Enrollment Period (IEP)

Who cannot use the MA OEP?

- People enrolled in Original Medicare only
- Prescription Drug Plan (PDP) enrollees
- Medicare Supplement enrollees
- Those enrolled in Medicare Savings Accounts or other Medicare health plan types such as cost plans or PACE

When does OEP occur?

- January 1–March 31



What can MA/MAPD enrollees do during OEP?

- Switch from one MA/MAPD plan to another
- Go back to Original Medicare with or without a stand-alone PDP/MAPD plans

What can't enrollees do during OEP?

- Switch from Original Medicare to a Medicare Advantage Plan
- Join a Medicare drug plan if they're in Original Medicare
- Switch from one PDP to another if they're in Original Medicare

Why might MA/MAPD enrollees want to switch during OEP?

MA enrollees may have different reasons for changing plans during OEP. The rate of rapid disenrollment, where members switch plans after a few months, can range from 5–30%.²

This can be caused by a number of factors, including, but not limited to:

- Their doctor is not in their plan network
- Their prescription drugs are not on their plan formulary
- Their plan benefits may have drastically changed
- The consumer didn't fully understand or wasn't told how the plan worked

How should Agents respond to members who want to switch MA/MAPD plans or enroll in a stand-alone PDP?

If a member expresses dissatisfaction with their plan, this is a great time to understand their needs and help them find a plan that fits their criteria.

PRO TIP



Use Humana's [Find a Doctor tool](#) with [Care Highlight™ ratings](#) to find in-network providers who are right for your members and their unique needs.



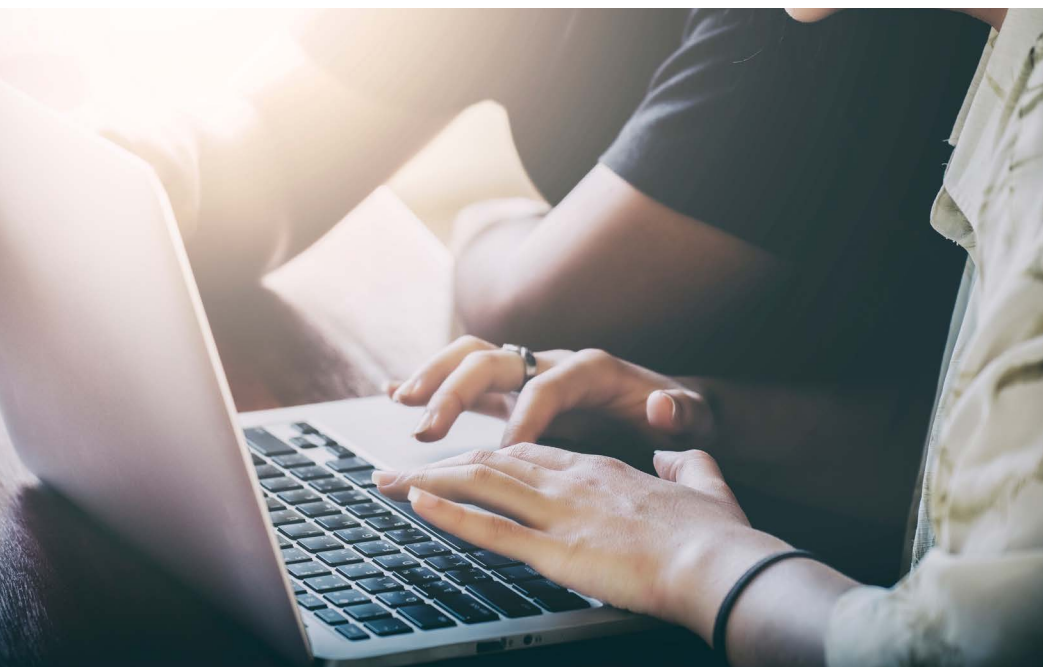
SECTION 2

Marketing Guardrails During OEP

It's important to know how to handle marketing during OEP. Check out this section to discover what you can and cannot do when it comes to OEP marketing.

During OEP, Agents MAY:

- ✔ Market to Age-Ins who have not yet made an enrollment decision.
- ✔ Market five-star continuous enrollment Special Enrollment Period (SEP) (if applicable).
- ✔ Market to dual-eligible (Medicare and Medicaid eligible) and Low-Income Subsidy (LIS)/Extra Help beneficiaries who may make changes once per calendar quarter during the first nine months of the year.
- ✔ Send marketing materials when a beneficiary makes a proactive request.
- ✔ At the beneficiary's request, provide information on OEP.



PRO TIP





Use MARx to Reduce the Chance of Application Denial

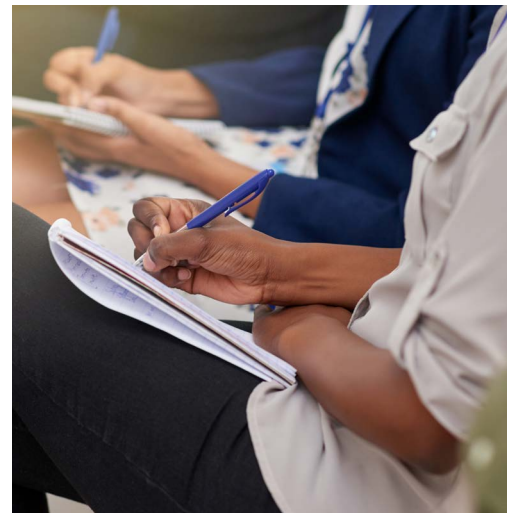
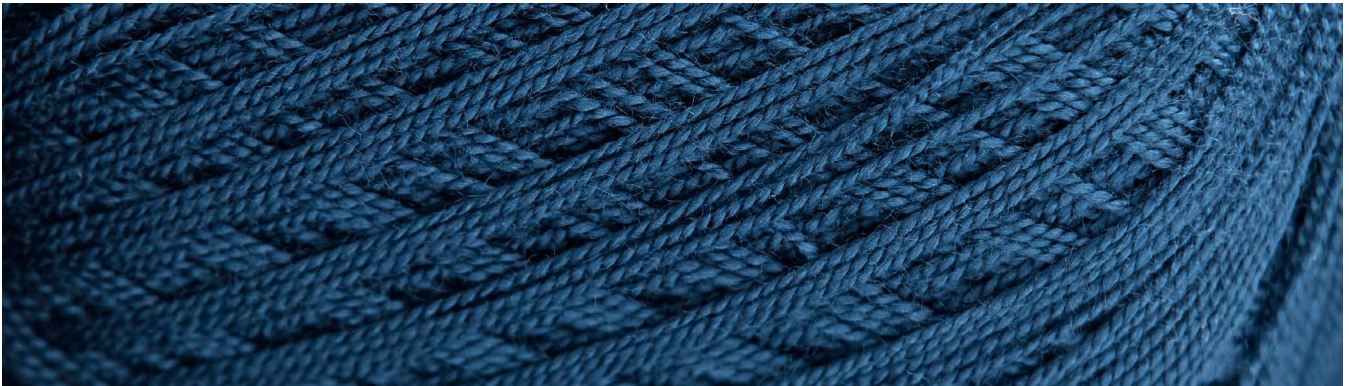
After getting member permission, use MARx to discover:

1. If the beneficiary is currently enrolled in a Medicare plan and what type (Medicare Advantage vs. PDP).
2. The effective date of that coverage.
3. If the OEP election has already been used or if it is available for the first quarter.



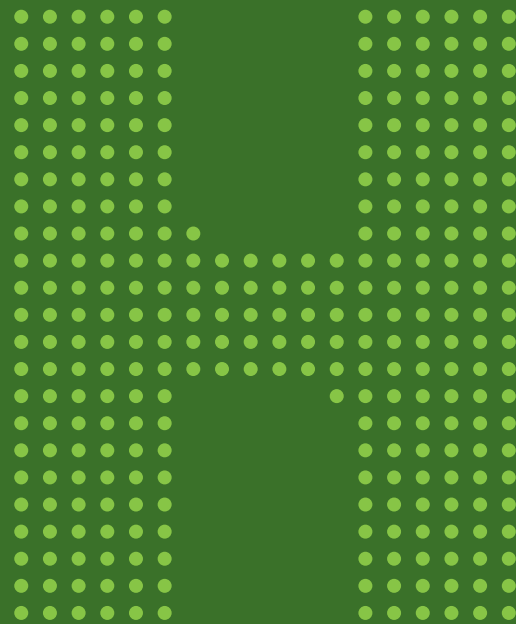
During OEP, Agents MAY NOT:

-  Send unsolicited materials referencing OEP or advertising the ability to switch plans.
-  Call or contact former enrollees who selected a new plan during AEP.
-  Target beneficiaries who are in the OEP due to making a choice during AEP.
-  Engage in or promote Agent activities to target the OEP as an opportunity to make further sales.



“
**Kindness and courtesy are
at the root of a positive
customer service experience.**
”

- Shep Hyken





SECTION 3

OEP Compliance

OEP compliance is important to make sure members' best interests come first. Find out what you need to do to adhere to CMS compliance policies and maintain your good standing.

Outside of OEP

Get answers to frequently asked questions on marketing and communications outside of OEP here.

1. Can Agents inform consumers during AEP about OEP?

Information related to OEP can only be included as part of a general discussion of election periods. Election Periods may include, but are not limited to:

- Newly eligible to Medicare (Age-In or disability)
- Member moved
- Natural disasters
- Loss in coverage
- Change in dual-eligible or low-income status

Learn more about election periods at [Medicare.gov](https://www.medicare.gov).

2. Can Agents inform consumers about OEP during AEP appointments (which could be in person, telephonic and/or virtual)?

An Agent may only mention OEP during an AEP appointment if the beneficiary specifically asks what their enrollment and/or disenrollment options are outside of AEP. If that occurs, the Agent may say “AEP ends on December 7. But if you are enrolled in an MA or MAPD plan, you are allowed to make one plan change during OEP, which runs from January 1–March 31 each year.” Individuals who first enroll in an MA or MAPD as part of their ICEP during the annual OEP may make a change during that election period, which runs from January 1–March 31 each year.

3. Can Agents advise current or prospective members between AEP and OEP (December 8–31) to contact them during OEP if they want to make a plan change?

No, this would be considered a sales-targeting activity and is prohibited.

4. Can Agents obtain Permission to Contact forms to contact someone during OEP?

No, this would be considered a sales-targeting activity and is prohibited.

Working with Members During OEP

Find out what you can say and do during OEP with current and prospective members below.

1. Agents frequently contact their Book of Business post-enrollment to see how their plan is working. During OEP, can Agents inform beneficiaries they can make a plan change if they are not satisfied?

The beneficiary must first indicate dissatisfaction with their selected plan. The Agent may then discuss all applicable election periods with the member (SEP, OEP, etc).

2. What are examples of beneficiary dissatisfaction you might hear?

- “I really don’t like this PPO plan. Can I pick another one?”
- “Do I have to keep this plan until October or can I change before then?”

Whenever a member expresses dissatisfaction with their selected plan, an Agent can discuss all applicable election periods. To avoid rapid disenrollment and/or future dissatisfaction, make a habit to discuss providers and prescriptions compliantly during sales appointments. Ask these questions and use these tools:



PROVIDERS

Ask: “Would you like me to look up any providers to confirm they are in the plan’s network?”

Tool: Humana’s [Find a Doctor tool](#) with [Care Highlight™ ratings](#).



PRESCRIPTIONS

Ask: “Would you like me to look up any prescriptions to confirm they are on the plan’s formulary?”

Tool: Humana’s Rx Calculator.

PRO TIP

Ask members for their consent to save their drug list to Rx Calculator. Drug list consent helps Humana provide personalized, proactive support about a member's drug list to help them potentially save money on filling prescriptions and enhance the member experience. (Reminder: Beneficiaries are not required to provide drug list consent to use Rx Calculator.)



3. What if someone expresses concern about their current plan? Can the Agent state that they have a one-time election period to make a change during OEP?

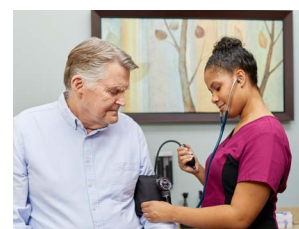
If a beneficiary expresses dissatisfaction with their selected plan, an Agent can discuss all applicable election periods.

4. I was unable to reach some existing MA/MAPD members during AEP. May I contact them to discuss their options during OEP?

No, you may not market the ability to make a plan change during OEP. However, you may contact members as part of your normal member-retention outreach to see how they are doing with their current plan. If they express dissatisfaction, you may discuss all applicable election periods (SEP, OEP, etc).

5. If a beneficiary on an MA/MAPD plan did not make a change during AEP, can they make a change during OEP?

Yes, individuals enrolled in an MA or MAPD plan or new Medicare beneficiaries who are enrolled in an MA/MAPD plan during their IEP or ICEP who are not satisfied with their current MA/MAPD plan can use the OEP to make a change.





SECTION 4

Enrollment Guidance

Check out these questions to get answers on what to do during OEP.

1. CMS guidance indicates the effective date for an MA OEP election is the first of the month following receipt of the enrollment request. Does that mean an application received by the Agent or Humana on March 1 would have an April 1 effective date?

Correct, per Chapter 2 Enrollment Manual section 30.5, “The effective date for an MA OEP election is the first of the month following receipt of the enrollment request.”

2. If a member submits two applications during OEP, is the application date or received date honored? For instance, what happens if a member submits a paper application with one Agent and then calls another Agent right after and submits a telephonic application?

The date an application is received and processed is used to honor the enrollee’s request. Per Chapter 2 Enrollment Manual Section 30.5, “Individuals may make only one election during the MA OEP.” Whichever “complete” application (per CMS guidance) is received and processed first will exhaust the enrollee’s one OEP election.



PRO TIP

Use Humana’s online tools such as Digital Marketing Materials and FastApp to ensure the most efficient, accurate and transparent application processing.

3. Will a trial period exist for OEP since consumers are only able to make a one-time switch? In other words, if a consumer switches from one MA plan to another MA plan and is unhappy with the new plan, can they go back to their first MA plan?

No, per Chapter 2 Enrollment Manual section 30.5, enrollees have only one OEP election. There is no trial-period provision with MA/PD products. The trial period is only for those who dropped a Medicare Supplement plan after enrolling in an MA/MAPD for the first time and who are still within 12 months of that first MA/MAPD enrollment. Members are “locked in” once the one OEP election is used unless they have another valid election period.

Conclusion

Remember to start the year out right. Providing proactive customer service with check-ins helps members get the most out of their plan benefits, and listening to their needs creates member retention and could lead to more member referrals.

It's about the humans.
That's human care.
That's Humana.

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¹<https://press.humana.com/news/news-details/2021/97-of-Humanas-Medicare-Advantage-Members-Are-in-Contracts-Rated-4-Star-or-Higher-for-2022-Reflecting-Strong-Commitment-to-Quality-of-Care-Patient-Centered-Clinical-Outcomes-and-Customer-Service/default.aspx#gsc.tab=0>

²<https://blog.deftresearch.com/resources/understanding-rapid-disenrollment>