

“Wait, OEP, what’s that?”

The 21st Century Cures Act eliminated the Medicare Advantage disenrollment period that used to take place each year, from January 1–February 14. In 2019, a Medicare Advantage Open Enrollment Period (OEP) will run from January 1–March 31.

If a beneficiary is enrolled in a Medicare Advantage plan, they’ll have a one-time opportunity to:

- Switch to a different Medicare Advantage plan.
- Drop their Medicare Advantage plan and return to Original Medicare, Part A and Part B.
- Sign up for a stand-alone Medicare Part D Prescription Drug Plan (if they return to Original Medicare).
- Drop their stand-alone Medicare Part D Prescription Drug Plan.

“What can’t beneficiaries do during OEP?”

Some activities are off limits for beneficiaries. During OEP, they can’t:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan, if they’re in Original Medicare.
- Switch from one Medicare Prescription Drug Plan to another, if they’re in Original Medicare.

“So what can’t I do during OEP?”

- **No soliciting.** You can’t share materials advertising the ability to make a plan change or referencing the OEP in any way.
- **No targeting.** Don’t purchase a mailing list or do anything else that might help you identify beneficiaries who are in the OEP because they made a choice during the Annual Enrollment Period.
- **No trying to change anyone’s mind.** You may not contact former enrollees who have selected a new plan during the Annual Enrollment Period.
- **No sales activities.** You can’t engage in or promote any activities that intend to target the OEP as an opportunity to make further sales.

“OK, what should I do this OEP?”

- **Keep marketing!** Conduct marketing activities that focus on other enrollment opportunities, including age-ins who haven’t yet made an enrollment decision, and also dual-eligible and LIS beneficiaries.
- **Be responsive!** You can send marketing materials to beneficiaries who make a proactive request for them.

Humana is a Medicare Advantage [HMO, PPO and PFFS] organization and a stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana plan depends on contract renewal.

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If you have questions, Humana has answers.

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