



Humana's Election Period Express Guide

Your quick reference to Medicare election periods

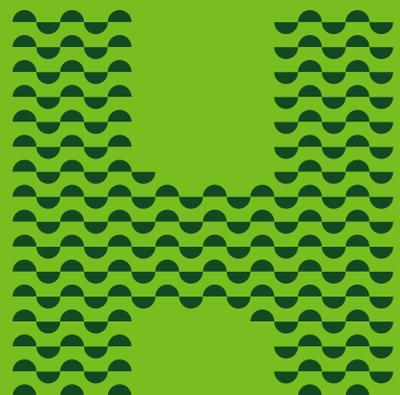
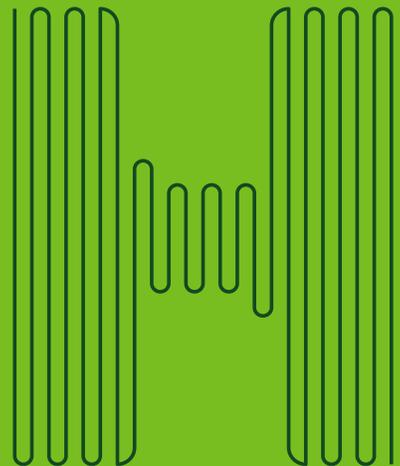
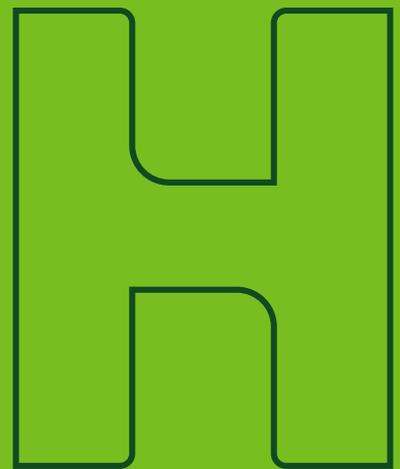
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Introduction

Understanding election periods helps you build your book of business year-round. Consider this short guide an on-the-go reference for quick information and reminders.



Use this guide as a companion to our all-new interactive election period tool that walks you through the decision process for the most commonly used election periods.

[Coming soon! →](#)



Election periods: essentials to know

Understanding election periods is key to helping individuals find the right plans for their changing needs. Adhere to all compliance guidelines from the Centers for Medicare & Medicaid Services (CMS) and Humana.

Why election periods matter



Election periods allow consumers to enroll in a Medicare plan for the first time or to switch plans when life changes occur.



Understanding election periods opens up the opportunity for year-round sales and helps keep you compliant.

Can't-miss annual election periods

| | |
|--|---|
| IEP AND ICEP 3 months before to 3 months after month of Medicare eligibility | <p>These election periods give newly eligible Medicare beneficiaries the opportunity to join a Medicare health plan.</p> <p>Initial Enrollment Period (IEP)</p> <ul style="list-style-type: none">• Medicare Advantage prescription drugs (MAPD) plans• Prescription drug plans (PDPs) <p>Initial Coverage Enrollment Period (ICEP)</p> <ul style="list-style-type: none">• MA-only plans <p>Please note, IEP (Part D eligibility) and ICEP (Parts A and B eligibility) often overlap, so a beneficiary may be eligible to enroll in a MAPD plan during ICEP, as long as it still overlaps with IEP.</p> |
| AEP October 15–December 7 | <p>The Annual Election Period (AEP) gives all Medicare beneficiaries an annual chance to join, switch or drop an MA or MAPD plan or PDP.</p> |
| MA OEP, PART D SEP AND PART B GEP January 1–March 31 | <ul style="list-style-type: none">• The MA OEP allows MA and MAPD enrollees to change plans if they are dissatisfied with their new plans.• If they're switching to Original Medicare, they can also enroll in a PDP.• Individuals can enroll in Medicare Part B for the first time during the Part B General Enrollment Period (GEP) under certain conditions, although they may have to pay a penalty. |

Get to know Special Election Periods



Special Election Periods (SEPs) give individuals experiencing qualifying life changes the opportunity to shop for plans throughout the year. These include changes in income, residence, health insurance coverage, plan availability and more.

New SEP changes

Quarterly dual-eligible and Low-Income Subsidy/Extra Help SEP has been sunset

CMS has sunset the quarterly SEP for dual-eligible and Low-Income Subsidy (LIS)/Extra Help beneficiaries for 2025. Agents may no longer use the following codes as of January 1, 2025: MDE, MCD or NLS.

New monthly dual-eligible and LIS/Extra Help SEP

All dual-eligible and LIS/Extra Help beneficiaries will have a new monthly SEP to disenroll from Medicare Advantage to return to Original Medicare with a standalone prescription drug plan (PDP) using code DEP.

LIS/Extra Help beneficiaries on a standalone PDP can switch to a different standalone PDP once a month using code DEP.

New Integrated SEP for full-benefit eligible dual-eligible individuals

CMS created a new monthly Integrated SEP that can only be used by full-benefit dually eligible individuals to enroll into integrated and aligned Dual Eligible Special Needs Plans (D-SNPs) to align enrollment between their Medicare and Medicaid plans.

The Integrated SEP can be used to enroll into 1 of these 3 plan types:

- 1 A Fully Integrated Dually Eligible Special Needs Plan (FIDE SNP)
- 2 A Highly Integrated Dually Eligible Special Needs Plan (HIDE SNP)
- 3 A D-SNP that is an Applicable Integrated Plan (AIP)

Humana HIDE, FIDE and AIP D-SNPs are only available in certain states. Learn more [here](#).

Election periods: essentials to know (cont.)

Compliance reminders

- Certain SEPs can only be used by CMS and should not be used by agents.
- CMS regulations dictate election period choice when 2 or more election periods overlap.

This is the hierarchy:

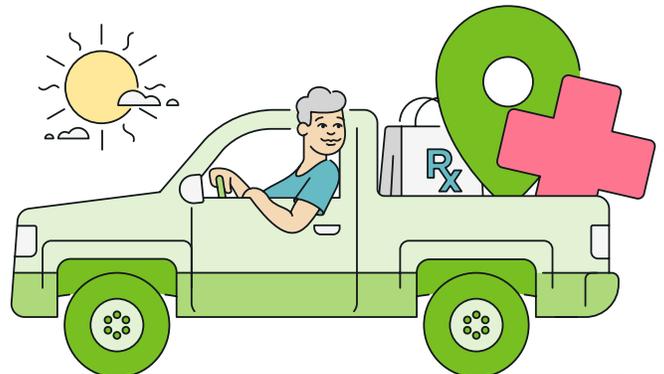
- | | | |
|------------|-------|---|
| ① IEP/ICEP | ③ SEP | ⑤ Open Enrollment Institutional (when moving into, residing in or moving out of an institution for MA/MAPD) |
| ② MA OEP | ④ AEP | |

- CMS regulations specify to choose the election that is the most advantageous or beneficial for the beneficiary.

Help consumers meet their changing needs

Understanding election periods helps you better serve consumers while opening up more sales opportunities.

Always conduct a thorough [Now, Enjoy, Explore, Decision, Summary \(NEEDS\) analysis](#) and check whether consumers meet the requirements for specific annual election periods and SEPs when considering a new plan. Use the interactive election period tool (coming soon!) to help you determine which election code to use.



Prohibited SEPs for agents

Certain SEPs may only be used by CMS at CMS's discretion if the circumstances meet their requirements and are prohibited for agent use. These SEPs may help protect Medicare beneficiaries from significant changes, wrongdoing and/or errors by a plan or agent.



Only 1-800-Medicare representatives may use the following SEPs. Licensed Medicare sales agents may not use these SEPs.

- ✗ SEP for individuals not adequately informed about creditable prescription drug coverage
- ✗ SEP for significant change in provider network
- ✗ SEP for contract violation
- ✗ SEP for marketing misrepresentation (beneficiary was enrolled in a plan based on misleading or incorrect information or was enrolled into a plan without their knowledge or consent)
- ✗ SEP for individuals affected by an item directly related to their plan's sanction

Starting April 1, 2025, only CMS will be able to use the SEP DST.



An overview of election periods

Here's your quick-reference chart on election periods.

| Election period | Who it's for | What it is |
|---|---|---|
| Initial Enrollment Period (IEP) or Initial Coverage Enrollment Period (ICEP) | Newly eligible Medicare beneficiaries | Their first opportunity to join a Medicare health plan |
| Medicare Supplement Open Enrollment Period (OEP) | For Medicare beneficiaries who are enrolling in Part B and are 65 or older | A one-time enrollment period to gain Medicare Supplement coverage without medical underwriting |
| Annual Election Period or Annual Enrollment Period (AEP) | All Medicare beneficiaries | Their annual chance to change plans |
| Medicare Advantage Open Enrollment Period (MA OEP) | MA/MAPD enrollees | Their annual chance to change MA/MAPD plans if dissatisfied Reminder: The MA OEP should not be marketed by agents as the process must be initiated by the beneficiary, not the agent |
| Open Enrollment Period—New (OEP-NEW) | Beneficiaries who enrolled into an MA/MAPD plan themselves online and didn't understand what they enrolled into, or virtually with an agent and found the plan is not the best fit for their needs. | A one-time chance to change MA/MAPD plans if dissatisfied |
| Part B General Enrollment Period (OTH) | Beneficiaries who missed their IEP and do not qualify for the Medicare Part B SEP | Their annual chance to enroll in Medicare Part B if they missed their chance during IEP |
| Part D creditable coverage SEP (SEP-CDC) | Individuals who disenroll from Part D to enroll in or maintain other creditable coverage | Their chance to enroll in an MA-only plan because they have creditable drug coverage from another source |

| What they can do | When it's available |
|---|--|
| <p>IEP: Enroll in a MAPD or a standalone PDP</p> <p>ICEP: Enroll MA-only</p> | <p>7 months</p> <ul style="list-style-type: none"> • 3 months before eligibility month • Month of eligibility • 3 months after eligibility month • Coverage begins on the first of the month of eligibility or during or after the month of eligibility, of the month following enrollment |
| <p>Enroll in any Medicare Supplement policy in a beneficiary's state</p> <p>Please note: After this period, beneficiaries may not be able to buy a Medicare Supplement policy, may have fewer Medicare Supplement policy options or the options they do have could cost more</p> | <p>It's a one-time enrollment period that begins the first month a beneficiary has Medicare Part B and is 65 or older and ends 6 months later</p> <ul style="list-style-type: none"> • This enrollment period does not repeat |
| <p>Join, switch or drop an MA or MAPD or PDP</p> | <p>October 15–December 7</p> <ul style="list-style-type: none"> • Coverage begins on the first of the following year |
| <p>Switch or drop MA/MAPD plans</p> <p>Beneficiary must already be in an MAPD plan to use this SEP (see DMS-024, page 4). If dropping to Original Medicare from MAPD, can join a PDP.</p> | <p>January 1–March 31</p> <ul style="list-style-type: none"> • OEP coverage begins the month following application submission |
| <p>Switch to a different MA/MAPD plan.</p> <p>Beneficiaries who wait to use their IEP/ICEP until the month of their Medicare effective date or later during that initial 7-month window will reduce or even forfeit their OEP. NOT eligible for 2nd use with 2nd IEP/ICEP upon turning 65 for those on Medicare due to disability.</p> <p>To disenroll from an MA/MAPD plan and enroll in a PDP-only, use item Q SEP-OEP.</p> | <p>The month of Medicare entitlement and for 2 additional months following IEP/ICEP enrollment into an MA/MAPD plan</p> |
| <p>Enroll in Medicare Part B, but may have to pay a late-enrollment penalty</p> | <p>January 1–May 31</p> <ul style="list-style-type: none"> • Coverage begins on the first of the following year |
| <p>Beneficiaries may disenroll from a PDP or MAPD plan to enroll in or maintain other creditable coverage (such as TriCare or VA coverage) and enroll in an MA-only plan</p> | <p>Individuals who have submitted a written request to disenroll from a Part D plan (PDP or MAPD) to enroll in or maintain creditable coverage will have 2 months following disenrollment of MAPD/PDP to select an MA-only plan</p> |

An overview of election periods (cont.)

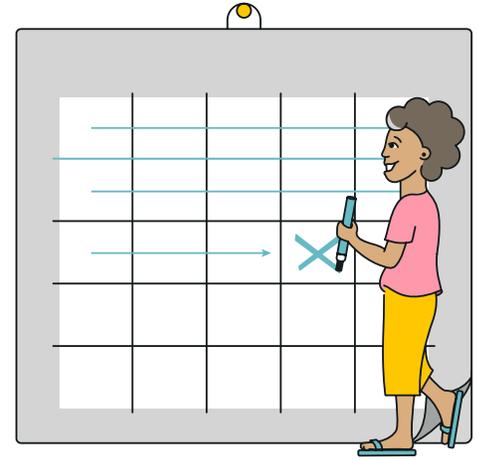
| Election period | Who it's for | What it is |
|---|---|--|
| SEPs | Medicare beneficiaries who have certain events occur in their lives | Their chance to make a change to their plan when special circumstances occur |
| New monthly dual-eligible and LIS/Extra Help SEP (DEP) | All dual-eligible and LIS/Extra Help beneficiaries | A monthly SEP to disenroll from Medicare Advantage and return to Original Medicare with a standalone PDP or to switch from one standalone PDP to another standalone PDP |
| New monthly Integrated SEP (INT) | Full-benefit dual-eligible beneficiaries | <p>A monthly SEP for full-benefit dual-eligible beneficiaries to enroll into integrated and aligned D-SNPs to align enrollment between their Medicare and Medicaid plans</p> <p>The Integrated SEP can be used to enroll into 1 of these 3 plan types:</p> <ol style="list-style-type: none"> 1. A Fully Integrated Dually Eligible Special Needs Plan (FIDE SNP) 2. A Fully Integrated Dually Eligible Special Needs Plan (FIDE SNP) 3. A D-SNP that is an Applicable Integrated Plan (AIP) <ul style="list-style-type: none"> • Humana HIDE, FIDE and AIP D-SNPs are only available in certain states • Learn more here |
| Chronic Condition SEP (CSN) | <ol style="list-style-type: none"> 1. Eligible for a Chronic Condition Special Needs Plan (C-SNP) because they have a severe or disabling qualifying condition 2. No longer eligible for a C-SNP and need to enroll in another plan they are eligible for instead 3. Eligible for a different C-SNP because they have a chronic condition that is not the focus of their current C-SNP | <ol style="list-style-type: none"> 1. Their chance to enroll in a C-SNP with a qualifying condition 2. An SEP that begins when the plan notifies the individual they are not eligible for a C-SNP and ends on the last day of the second month following the notification 3. The opportunity for current C-SNP enrollees to switch from one C-SNP to another that focuses on a different condition |



| What they can do | When it's available |
|---|--|
| <p>Depends on the specific SEP</p> | <p>Varies by SEP. See DMS-024 in Mentor or Vantage for further information</p> |
| <ul style="list-style-type: none"> • For dual-eligible or LIS/Extra Help beneficiaries in an MA or MAPD, they can return to Original Medicare and enroll in a standalone PDP • For dual-eligible or LIS/Extra Help beneficiaries in a standalone PDP, they can switch to another standalone PDP | <p>Once per month beginning January 1, 2025</p> |
| <p>Switch to an integrated D-SNP (HIDE, FIDE or AIP) once per month year-round</p> <div data-bbox="467 835 917 1411" data-label="Image"> </div> | <p>Once per month beginning January 1, 2025</p> |
| <ol style="list-style-type: none"> 1. Enroll in a C-SNP 2. Enroll in a different MA/MAPD plan that they are eligible for 3. Enroll in a different C-SNP that focuses on a different chronic condition | <ol style="list-style-type: none"> 1. One-time SEP that lasts as long as the individual has a chronic condition and ends when they enroll in a C-SNP 2. Begins when the plan notifies the individual of their lack of eligibility and ends when the individual makes an enrollment into a different MA/MAPD plan or on the last day of the second month following the notification 3. Begins when the individual qualifies for a C-SNP focused on a different condition and ends when the individual enrolls in a new C-SNP |

Calendar view of election periods

Get a snapshot of Medicare Advantage election periods throughout the year. Depending on the beneficiary's situation, they may have other election periods available to them.



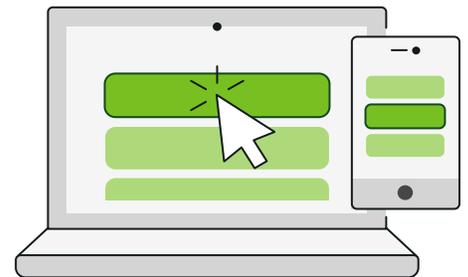
| | Q1 | | | Q2 | |
|--|--------------------|-----|-----|-----|-----|
| | Jan | Feb | Mar | Apr | May |
| MA OEP, Part B GEP, Part D SEP | January 1–March 31 | | | | |
| Monthly SEP for dual eligible and LIS beneficiaries | | | | | |
| Monthly Integrated SEP for full-benefit dually eligible individuals | | | | | |
| AEP, Part D OEP | | | | | |
| IEP, ICEP or eligible SEP | | | | | |

Glossary of election codes

Use this glossary as a quick-reference tool for election codes. Be sure to confirm beneficiaries meet the requirements of the election period you select.

Important reminders

- 1 If consumers want to shop for a new plan using an SEP, double-check DMS-024 on Vantage or Mentor for the specific requirements for the relevant SEP to be sure the individual is eligible.
- 2 Always be sure to use the correct election period code and to follow all regulations concerning communications and marketing for each SEP.
- 3 If you're not sure which election period to use, consult our new, interactive election period tool. Coming soon.



Major annual election periods

| Election code | Election period |
|---------------|---|
| IEP | Initial Election period for Part D coverage (MAPD or PDP) |
| ICEP | Initial Coverage Election Period for Medicare coverage (MA/MAPD) |
| AEP | Annual Election Period or Annual Enrollment Period for Medicare coverage. This time period is also shared by the Part D Open Enrollment Period. |
| MA-OEP | MA Open Enrollment Period. This time period is also shared by the Part B General Enrollment Period and Part D Special Enrollment Period. |

Common SEPs

| Election code | Election period |
|---------------|--|
| LEC | SEP for Employer/Union Group Health Plan (EGHP) |
| DEP | Monthly SEP for all dually eligible individuals and LIS/Extra Help-only individuals to disenroll from a Medicare Advantage plan with prescription coverage (Medicare Advantage Prescription Drug plan, or MAPD plan), return to Original Medicare, and enroll in a standalone PDP |
| DEP | Monthly SEP for all dually eligible individuals and LIS-only individuals to switch to a different standalone PDP enrollment |
| INT | <p>Monthly integrated SEP that can only be used for full-benefit dually eligible individuals to enroll into integrated and aligned D-SNPs to align enrollment between their Medicare and Medicaid plans</p> <p>This SEP can be used to enroll into 1 of these 3 D-SNP types:</p> <ol style="list-style-type: none"> 1. A Fully Integrated Dually Eligible Special Needs Plan (FIDE SNP) 2. A Highly Integrated Dually Eligible Special Needs Plan (HIDE SNP) 3. A D-SNP that is an Applicable Integrated Plan (AIP) |
| MOV | SEP for changes in residence |
| SNP | SEP for individuals who lose special needs status |
| DST | SEP for government-entity-declared-disaster or other emergency. Use of this SEP by agents and plans ends March 31, 2025 |
| NON | SEP for contract non-renewal or service area reduction |
| CSN | <p>Chronic Condition SEP to:</p> <ol style="list-style-type: none"> 1. Enroll in a C-SNP when beneficiary is first eligible 2. Switch to another MA/MAPD plan if beneficiary no longer qualifies for a C-SNP 3. Switch to another C-SNP if beneficiary qualifies for a different chronic condition |

Uncommon SEPs

| Election code | Election period |
|---|---|
| OCC | SEP for individuals who disenroll from Part D to enroll in other creditable coverage |
| DIF | SEP for CMS and state-initiated enrollments |
| OTH and enter: Accessible format | SEP for providing individuals who requested materials in accessible formats equal time to make enrollment decisions |
| OTH | SEP for individuals enrolled in a plan placed in receivership |

Frequently asked questions

Q: Is there an SEP for beneficiaries moving into, residing in or moving out of an institution?

A: When beneficiaries go into a facility (skilled nursing facility, nursing home, intermediate care facility for the mentally disabled, psychiatric hospital, rehabilitation hospital or long-term care hospital), they are sometimes forced to change from an MAPD plan to a PDP plan and use Original Medicare. When those same beneficiaries leave that facility, they have an SEP OEP-I available to get back into their MAPD plan.

The OEP-I SEP is used to enroll in an MA or MAPD plan. OEP-I is not for PDPs. For a PDP-only plan, use item R SEP-LTC. Not that assisted living facilities are not considered institutions for the purposes of this election period.

Q: How do I handle beneficiaries who had Medicare due to disability and are turning 65?

A: These beneficiaries are eligible for a second 7-month initial election period when they turn 65 to change or enroll in an MA-only plan. A beneficiary is not required to have used the first ICEP in order to use the second election at age 65. For MA-only, use item J SEP to change/enroll in an MA-only plan.

Q: How do I handle beneficiaries working past 65 and keeping their work coverage?

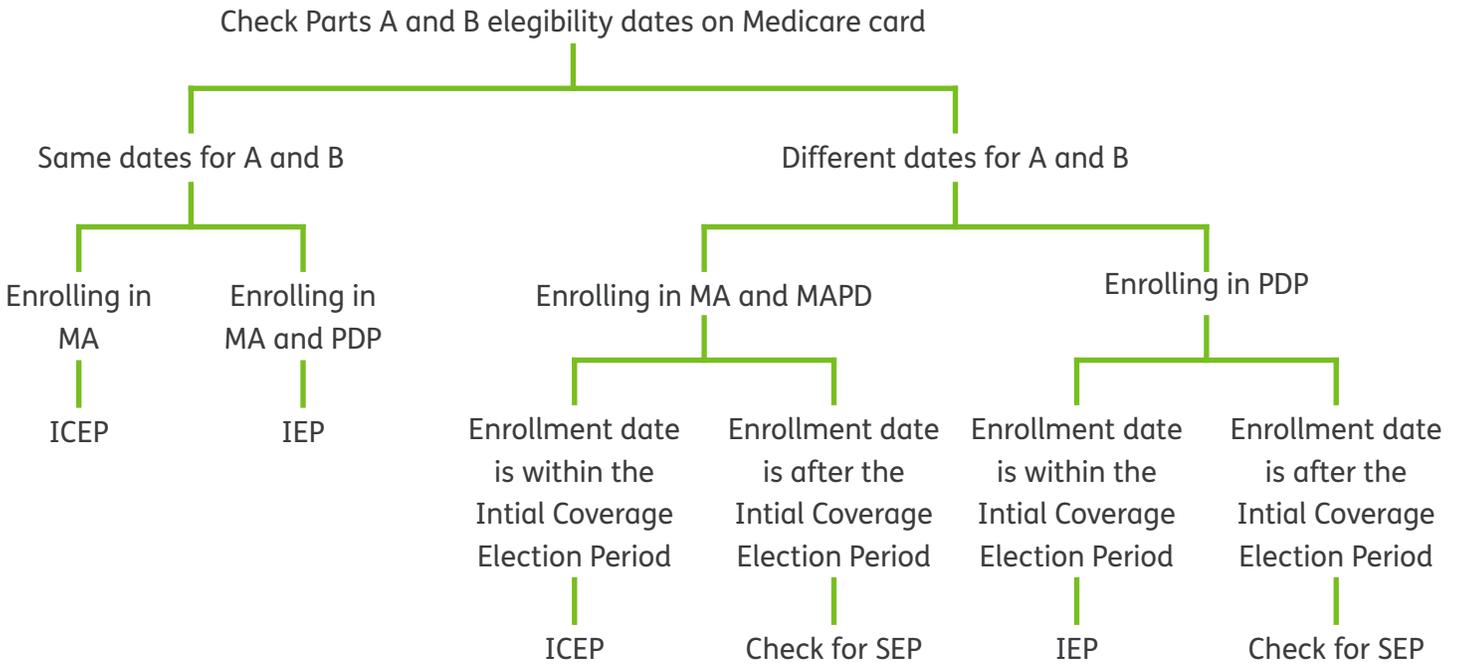
A: If a person has Medicare Part A and opted out of Medicare Part B when first eligible and then later enrolled in Part B, the ICEP would occur during the 3 months prior to the effective date for Part B, the month of until the end of the second month—a 5-month window.

If the beneficiary is adding Part B during the General Enrollment Period January 1–March 31, or during the Medicare Part B SEP, Part B begins the month following enrollment. The delayed Part B MA/MAPD ICEP election window is 3 months before Part B is effective with the MA/MAPD being effective the same month as Part B, or the month of or the month after.



Initial election period quick reference

You can refer to this chart as a quick reference to help you narrow down initial election period eligibility.



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