

Producer Online News

REMINDERS – 2019 Open Enrollment Period

December 13, 2018

General Overview

The Centers for Medicare & Medicaid Services (CMS) has re-established an Open Enrollment Period (OEP). In 2019, OEP will begin January 1 and end March 31, 2019.

This enrollment opportunity is available to beneficiaries who are currently enrolled in a Medicare Advantage Plan (with or without drug coverage) and allows the following:

- Switch to another Medicare Advantage Plan (with or without drug coverage).
- Disenrollment from the Medicare Advantage Plan and return to Original Medicare and enrollment into a standalone Prescription Drug Plan.

During this period, beneficiaries may not:

- Switch from Original Medicare to a Medicare Advantage Plan.
- Join a Medicare Prescription Drug Plan (if currently enrolled in Original Medicare).
- Switch from one standalone Medicare Prescription Drug Plan to another.

One change is permissible during this period, and any changes made will be effective the first of the month after receipt of the enrollment application.

Marketing Guidance

Plans, including agents/brokers, may NOT knowingly conduct any OEP marketing to Medicare Advantage members during the OEP timeframe. This prohibition includes **knowingly targeting or sending any unsolicited marketing materials**, by telephone, direct mail and/or e-mail.

Examples of 'knowingly' targeting for OEP:

- Sending unsolicited materials advertising the ability/opportunity to make an additional enrollment change or referencing the OEP.
- Messaging specifically calling out the OEP; including dates/timeframe – even in an 'educational' context for existing members/clients.
- Marketing to beneficiaries who are in the OEP because they made a choice during the Annual Enrollment Period (AEP) by purchase of mailing lists or other means of identification.
- Engage in or promote agent/broker activities that intend to leverage the OEP as an opportunity to make further sales.

- Call/Contact former enrollees who elected a new plan during the AEP.

Marketing activities focused on other enrollment opportunities may continue to be conducted, such as (but not limited to):

- Age-Ins;
- 5-star Plans (if available): and
- Dual-eligible and LIS beneficiaries.

Agents/Brokers may also, **upon beneficiary request**, send marketing materials, schedule one-on-one meetings and provide information regarding OEP via telephone.

Note: *The unintentional receipt of other marketing materials by beneficiaries who have already made an enrollment decision is not be considered knowingly targeting.*

Additionally, if a beneficiary contacts an agent/broker and asks about their eligibility to enroll into the plan -- but makes no explicit reference to OEP -- the agent/broker can and should review their information and utilize an eligible enrollment period, including OEP, to assist the beneficiary with the desired plan change.

For example, if an agent/broker sends mailers to a list of age-ins discussing the Initial Coverage Election Period (ICEP), it is possible that some recipients may have already made an enrollment decision; however, the content of the message to the intended audience of age-ins is not prohibited OEP marketing.

OEP activity must be initiated by the member - not by any representative of Anthem Blue Cross and Blue Shield.

Any proactive marketing or unsolicited contact by an agent/broker during the OEP will be subject to a Sales Allegations and subsequent corrective action.

Thank you for doing your best every day.

If you have any questions, please contact your Sales Director, Regional Sales Manager, or Agent Services by e-mail at medicareagentsupport@anthem.com or by phone at 1-800-633-4368.

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This article applies to:

- Wisconsin, Virginia, Ohio, Nevada, New Hampshire, Missouri, Maine, Kentucky, Indiana, Connecticut, and Colorado
- Senior and Medicare