

# Humana Strategic Alliances Partner Bulletin

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## **Compliance Alert** **Election Periods – Post Annual Enrollment Period**

Based on the new Healthcare reform law the Centers for Medicare and Medicaid Services (CMS) has made some changes to the Medicare election periods. Please make sure your agents understand each election period and what can be done during each one. Applications may pend and delay the beneficiary's enrollment if agents incorrectly identify which election period applies to the beneficiary's situation, so it's important for agents to take the time to understand each one.

### **I. Special Election Period (SEP) Elections**

A common SEP that many beneficiaries are given at this time of year is the **SEP for plans that are not renewing** with CMS or a **plan that is leaving the service area**. In this case, the member would qualify for an **"SEP NON"**. All MA and PDP plans are offered through an annual contract with CMS. If the beneficiary's MA or PDP plan is not going to be renewed in 2012, they will be notified in writing and given an SEP that allows them additional time to consider plan options for the next year.

**Please note: The dates for SEP NON have recently changed; this information was not included in the recent AHIP training.**

- The SEP NON begins on **December 8<sup>th</sup>** and ends on the **last day of February**.
- The beneficiary can make **ONE (1)** SEP NON code election between **Dec 8<sup>th</sup> and the last day of February**.
- Any enrollment completed between Oct 1<sup>st</sup> and Dec 7<sup>th</sup> should use the AEP code.
- If the member has already enrolled using the AEP code prior to December 8<sup>th</sup> but they qualified for the SEP NON, another application using the SEP NON code can be submitted up until the last day of February.
- For SEP NON enrollment taken prior to January, the proposed effective date would be January 1<sup>st</sup>.
- For SEP NON enrollments taken in January or February, the proposed effective date would be the first of the following month (e.g. application taken in February, proposed effective date is March 1<sup>st</sup>).
- For all SEP NON enrollments, agents must verify the beneficiary's eligibility by asking to see the letter they should have received by their plan sponsor.
- The SEP type needs to be documented on the application.
- The SEP code for non-renewal in "NON" and **must be marked on the application**. Failure to correctly note the SEP type will cause the application to pend.

### **II. Medicare Annual Disenrollment Period (ADP) Elections**

The Annual Disenrollment Period starts **January 1st and continues through February 14th**. During this time, beneficiaries may choose to disenroll from their MAPD or MA plan and go back to Original Medicare.

- To accomplish this, they get an SEP to enroll in a PDP plan.
- Enrolling in the PDP plan will disenroll them from the previously elected MAPD or MA plan back to Original Medicare

- They can then purchase a Medicare Supplement, if they choose.
- If the person is enrolled in a PFFS - no Rx plan + a stand-alone PDP, they will have to actually disenroll from the PFFS plan to go back to Original Medicare.

Please remind your agents to select the proper election period when completing applications. In addition, a Scope of Appointment (SOA) form is needed for each face-to-face sales appointment and all applications should be submitted within 24 hours of taking the signature.

If you have questions about the information contained in this communication, please contact your account manager.