



Restoration of the Medicare Advantage Open Enrollment Period (OEP) January 1st through March 31st

In 2018, the 21st Century Cures Act eliminated the existing MA disenrollment period (MADP) that took place from January 1st through February 14th of every year. Instead, the Medicare Advantage open enrollment period (OEP) will take place from January 1st through March 31st annually.

OEP Allows:

- MA-Only to MA-Only
- MA-Only to MA-PD
- MA-PD to MA-Only
- MA-PD to MA-PD
- MA-Only or MA-PD to Original Medicare without PDP
- MA-Only or MA-PD to Original Medicare with PDP
- Switching between plan benefit packages (PBP's) of one organization

OEP Doesn't Allow:

- Marketing to MA enrollees is prohibited during the OEP (section II.B.5.c of the final rule)
- PDP to PDP
- Beneficiaries in original Medicare and cost plans cannot use the new OEP, regardless of Part D coverage
- Enrollment into a cost plan during OEP is not allowed

MA Plans Can Choose to NOT Accept OEP Requests:

"In addition, an MA organization has the option under section 1851(e)(6) of the Act to voluntarily close one or more of its MA plans to OEP enrollment requests. If an MA plan is closed for OEP enrollments, then it is closed to all individuals in the entire plan service area who are making OEP enrollment requests. All MA plans must accept OEP disenrollment requests, regardless of whether or not it is open for enrollment."

Sources:

- <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2018-Fact-sheets-items/2018-04-02.html>
- <https://www.federalregister.gov/documents/2018/04/16/2018-07179/medicare-program-contract-year-2019-policy-and-technical-changes-to-the-medicare-advantage-medicare>

OEP Quick Reference Tool:

OEP: Open Enrollment Period

Dates: January 1st through March 31st

Eligibility: Only for beneficiaries enrolled in MA or MAPD plans

Current Plan as of January 1 st :	Can Change to:
MA Only	Another MA Only Plan MAPD Plan PDP (may lose MA coverage) Original Medicare with no PDP
MAPD	Another MAPD MA Only Plan PDP (will lose MAPD coverage) Original Medicare with no PDP
PDP	No changes
Medicare Supplements	Another Medicare Supplement but will be subject to underwriting