



**2025 BROKER TRAINING**

# **Open Enrollment Period (OEP)**

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# What's OEP?

**Medicare Advantage Open Enrollment Period (OEP).** This election period runs from January 1 through March 31 each year.

## What beneficiaries can do during OEP

During this time, individuals in a Medicare Advantage plan as of January 1st have a one-time opportunity to:

- Switch to a different Medicare Advantage plan
- Drop their Medicare Advantage plan and go back 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)

However, during OEP, individuals **can't**:

- Switch from Original Medicare to a Medicare Advantage plan
- Join a Medicare Part D Prescription Drug Plan if they're on Original Medicare
- Switch between Medicare Part D Prescription Drug Plans if they're on Original Medicare

## What agents can do during OEP

During OEP, agents are able to:

- Market and host activities for that focus on other enrollment opportunities such as age-ins, those who are eligible for a special needs plan (e.g. dual), and other special election periods.
- Answer questions from and send marketing materials to those who reach out to ask about OEP

However, during OEP, agents **can't**:

- **Solicit** by knowingly sharing or sending marketing pieces that reference OEP or mention that individuals on Medicare can change plans
- **Target individuals** by purchasing a mailing list or doing anything to identify specific people who can join a plan during OEP
- **Persuade individuals** by trying to change their mind about a plan they've joined during the Annual Enrollment Period (AEP)
- **Contact former Devoted Health members** who switched to a new plan during AEP
- **Host sales activities**, including engaging in or promoting any events that target OEP as an opportunity to sell



# Q&A

## Marketing and events during OEP

**Q: I often reach out to my book of business to see how their plan is working for them. During OEP, can I let them know they can make a plan change if they're not satisfied? What if they're concerned about their current plan?**

**A:** If an individual in your book of business says they're not satisfied with their plan, you can discuss upcoming election periods (SEP, OEP, etc.). However, you should not initiate the conversation with the beneficiary that they can make a plan change if they are not satisfied.

**Q: What does "initiated by the beneficiary" mean?**

**A:** An individual must mention they're not satisfied with their plan. For example:

- "I really don't like the plan I selected, can I pick another?"
- "Do I have to keep this plan until next October or do I have a chance to change before then?"
- "Can you tell me what other plans you have in my area?"

As a reminder, unsolicited phone calls to discuss other plan options are **NOT** permitted.

**Q: How do I demonstrate that I'm marketing a Special Election Period and not OEP?**

**A:** Make it clear that the event you're hosting or participating in is to discuss Medicare plans with individuals who may be able to join a plan during a special election period. Don't market the OEP in any way.

**Q: Can I wear a button that says something about OEP?**

**A:** No. However, you can wear a button that says "Ask me about Medicare plans."

**Q: Can I join a provider practice for new patient onboarding or patient appreciation events during OEP?**

**A:** Yes, you can participate in provider office's events, as long as they don't advertise or ask individuals about OEP, the provider doesn't discuss OEP. You can answer questions about OEP if someone asks. You also shouldn't specifically target attendees who already joined a plan during AEP. Remember, follow all CMS provider marketing guidelines.

**NOTE:** Providers should always consult with their own legal and compliance team regarding any events to ensure compliance with CMS and OIG guidelines, and any other applicable laws and regulations.



**Q: What other enrollment opportunities can I market for?**

**A:** Here are a few instances of other enrollment opportunities:

- **Marketing to age-ins (who have not yet made an enrollment decision):** Agents can market to beneficiaries who have reached age 65, as long as they have not yet made a plan decision.
- **Marketing to other special election periods:** Other special election periods like individuals who might be leaving an employer plan, recently moved etc.

**Q: What are some other activities that I can do during OEP?**

**A:** Here are some compliant activities you can use throughout OEP:

- **Informal sales events (e.g. table tops):** Individuals can come up to you and ask questions about their Medicare options. Make it clear that the event is designed to market to individuals who may be able to join a plan during a Special Election Period, not OEP.
- **Educational events:** Focus on Medicare 101 or other topics to help educate individuals turning 65 or those who may qualify for other special election periods.
- **Member appreciation events:** Members can learn more about their current plan.

**Reminder:** You must follow all CMS and Devoted Health educational and marketing event guidelines. All materials used must be previously approved by CMS and Devoted Health.

## Enrollment guidance during OEP

**Q: What is an individual’s plan start date during OEP?**

**A:** The start date for a plan change made during OEP is the first day of the month after we receive and process the completed application.

**Q: If an individual submits 2 applications during OEP, what happens?**

**A:** Whichever complete application (per CMS guidelines) we receive and process first will be used for the individual’s OEP change.

**Q: Does the 30-day free look exist during OEP if individuals can only make one change to their plan?**

**A:** There is no “free look” during OEP. Generally, once the individual switches to a new Medicare plan during OEP and it goes into effect, they must stay in that plan until another enrollment period begins.

## Questions?

Call us at 1-877-764-9446

Monday to Friday, 9am to 10pm ET

