

CMS Declares SEP Available to Beneficiaries Affected by the COVID-19 Pandemic Through June 30, 2020

The Centers for Medicare and Medicaid Services (CMS) announced that Medicare beneficiaries affected by the COVID-19 (Coronavirus) Pandemic will be eligible for a Special Enrollment Period (SEP) to switch, disenroll from or enroll in a Medicare Advantage plan or a Medicare Prescription Drug plan. **The SEP can be used until June 30, 2020.**

Those affected by COVID-19 are:

- Beneficiary has been diagnosed with COVID-19 or are experiencing symptoms of COVID-19 and are seeking a medical diagnosis
- A member of beneficiary's household has been diagnosed with COVID-19
- Beneficiary is providing care for a family member or a member of their household who has been diagnosed with COVID-19

Who is eligible?

Any beneficiary who resides in, or resided in, the 50 United States, tribes, territories or the District of Columbia, where the Federal Emergency Management Agency (FEMA) has declared an emergency or major disaster is eligible for the SEP.

Beneficiaries who were unable to **enroll** in or **dis-enroll** from a plan during another qualifying election period OR beneficiaries who receive decision making assistance from someone affected by COVID-19, also qualify for this SEP.

More specifically, beneficiaries are eligible who:

- Were unable to take advantage of the final month of Open Enrollment Period (OEP)
- Aged in and missed their enrollment window
- Moved from one county or state to another location
- Had a change in their Medi-Cal or Low-Income Subsidy (LIS) status
- Lost their employee group coverage
- Were prevented from enrollment during any other qualifying SEP opportunity
- Additional scenarios for eligibility could apply

Agent action:

If a Medicare beneficiary contacts an agent as a result of this SEP, agents may help them enroll in a plan:

- You must verify eligibility then you may proceed with the application
- No burden of proof will be placed upon the beneficiary during this SEP
- Use the SEP election box on the applications and write in the Covid 19 SEP as directed by the insurance carrier.

Reminder:

Enrollments made for this SEP are effective the first of the month following the receipt of the enrollment request. For enrollment requests where more than one enrollment effective date is possible, agents will need to determine the applicant's desired effective date.

The Disaster SEP should never be used as a marketing tool to promote Medicare Advantage Prescription Drug (MAPD) or Stand-Alone Prescription Drug Plans (PDP) sales. Agents should not be actively marketing this SEP. Agents need to be aware that it is available in case they are approached by someone who believes they have missed an election period due to the incident.

If you have questions, please contact the carrier regarding enrollment into their plans.