

MEDICARE ADVANTAGE ENROLLMENT PERIODS FOR NEWLY ELIGIBLE CONSUMERS

AGENT GUIDELINES AND
MARKETING BEST PRACTICES



Medicare Eligibility and Enrollment Periods

Becoming eligible for Medicare can vary, depending on a consumer's age and life circumstances. Many people "age-in" to Medicare around their 65th birthday, and this time is called the Initial Enrollment Period (IEP). Refer to our **Medicare Age-In Guide** for more details on age eligibility for Medicare Advantage.

There are other times that someone can enroll in Medicare for the first time. Get to know these situations so you can offer informed and helpful service to your clients and prospects!

Three Non-Age-In Medicare Eligibility Opportunities:

- 1** **Losing employer-based health coverage through your or your spouse's job**
- 2** **General Enrollment Period, January 1st – March 31st each year**
- 3** **Other Special Enrollment Periods, including losing Medicaid and natural disasters**

NOTE: Those under 65 may become Medicare eligible for certain disabilities or health conditions. See CMS.gov for details.

1. Losing Employer-Based Health Coverage

Many people work after the age of 65 while receiving health insurance coverage from their employer. For these individuals, their initial enrollment period starts when they lose "creditable" coverage (such as that from an employer) – even if they turned 65 years ago.

2. General Enrollment Period, January 1st – March 31st each year

Eligibles can sign up between January 1 and March 31 each year. Coverage starts the month after signing up. Some might pay a monthly late enrollment penalty, if they don't qualify for a Special Enrollment Period.

3. Special Enrollment Periods (SEP)

After the IEP, there are certain situations that allow Part B sign up without paying a late enrollment penalty. Each Special Enrollment Period is time limited. SEP situations include:

- Losing Medicaid eligibility or coverage
- Being impacted by a declared natural disaster or emergency
- Missed signing up due to inaccurate information from previous health plan or employer
- Released from incarceration
- Volunteer service in a foreign country

NOTE: For more details on SEP, see <https://www.medicare.gov/>.

Agent Marketing to Medicare Eligible Clients – Do’s and Don’ts:

Follow these best practices to be compliant when marketing to age-in clients.

Agent Do’s:	Agent Don’ts:
Market current plans to clients who are eligible for enrollment in a current year plan.	Have a sales discussion with consumers before obtaining a signed Scope of Appointment (SOA) and following the 48-hour waiting period.
Send general marketing or educational materials to groups of leads and prospects.	Use exaggerative words or phrases, such as “full”, “complete”, “all” or “unlimited” to describe benefits.
Use invitation language such as, “To learn more about Medicare plans available in your area, call to speak with a licensed insurance agent.”	Use language that implies the client must contact the agent to access Medicare plans.
Use qualifying language such as, “you may be able to save money” or “you might” to describe offerings.	Use declarative language such as “you’ll save hundreds of dollars” or “this is the best plan for you”.
Agents must use “licensed insurance agent” when speaking about who the client will be communicating with.	Use terms or titles which imply Medicare affiliation or certification, such as “Medicare Consultant”, “Benefits Expert” or “Medicare Agent”.
Use truthful statements about your title and ability to serve clients with MA plans available in their area that you are licensed to sell.	Use a false sense of urgency or scare tactics, such as “don’t delay”, “don’t miss out on benefits” or “act now”.

CMS and Compliance

This list is only a starting point. Refer to the Medicare Advantage Program section of the Code of Federal Regulations, <https://www.ecfr.gov/current/title-42/chapter-IV/subchapter-B/part-422#sp42.3.422.v>, Integrity’s Agent Medicare Compliance Guide and carrier guidance for more details. Reach out to your agency’s compliance officer with specific questions.