

The Medicare Advantage Open Enrollment Period (MA OEP)

Beginning in 2019, there will be a Medicare Advantage Open Enrollment Period (MA OEP) from January 1 through March 31 each year. During this time, MA-eligible beneficiaries will be able to change their MA Plan or elect Original Medicare and coverage under Part D. Changes are effective the first of the following month.

The MA OEP replaces the Medicare Advantage Disenrollment Period (MADP), which previously gave beneficiaries the option to disenroll from MA and enroll in Original Medicare from January 1 through February 14. Now, in addition to switching to Original Medicare, individuals can use the MA OEP to switch to another MA Plan.

When counseling clients about the MA OEP, it is a good idea to recommend that they still use Fall Open Enrollment (October 15 – December 7) to make coverage decisions. Waiting to use the MA OEP means a later start date for important coverage changes. Additionally, remind Original Medicare beneficiaries that they are not eligible to use the MA OEP.

Unlike the Fall Open Enrollment Period, which allows beneficiaries to make any number of changes to their coverage (with the final change taking effect January 1 of the following year), beneficiaries are only able to make one change during the MA OEP.



MA OEP and other enrollment periods

The MA OEP takes precedence over all other Medicare Advantage and Part D enrollment periods, except the Initial Coverage Election Period (ICEP).

- The ICEP is the period during which an individual newly eligible for MA can request to enroll in a plan.
 - The ICEP occurs simultaneously with a beneficiary's Initial Enrollment Period (IEP), but when it ends depends on when the beneficiary enrolls in Part B.
- If an individual chooses to enroll in an MA Plan when their ICEP and MA OEP are occurring simultaneously, the ICEP takes precedence. Generally, their MA enrollment should take effect the first of the month following enrollment (as long as the effective date is not before they have both Parts A and B).
- If a beneficiary uses their ICEP election opportunity to enroll in an MA Plan and they are still in the MA OEP, they are eligible to use their MA OEP election.



Case example #1: Ms. A turns 65 on February 15. She enrolls in Parts A and B in January (during her IEP) and then decides in February to enroll in a Medicare Advantage Plan. She starts using her MA coverage in March and learns that a doctor she wants to see is out of her plan's network. Ms. A can use the MA OEP in March to switch MA Plans or to enroll in Original Medicare and a separate Part D plan, with coverage effective April 1.

Beneficiaries eligible for other enrollment periods during the MA OEP must use the MA OEP. After using their one-time election during the MA OEP, they may use any other enrollment periods to which they are entitled.



Case example #2: Mr. B is an Extra Help beneficiary. He used the MA OEP to switch to a new MA Plan, effective February 1. Unfortunately, a few of his drugs are not on his new plan's formulary, and his pharmacy is out of network. Mr. B can use his quarterly Extra Help Special Enrollment Period (SEP) to change plans in February, with an effective date of March 1.