



## Special Election Period Guide

Special Election Periods	CMS SEP Code	Description	Effective Date of Coverage	Examples of questions
<b>Full Dual Eligible or Other Low Income Subsidy</b>	L= Dual	For members with current Medicaid eligibility or Extra Help, this SEP can be used once per quarter for the first 3 quarters of the year.	First day of the following month in which the enrollment request is received	<p>Do you have Medicaid benefits or receive Extra Help?</p> <p>Do you have a Medicaid ID card?</p> <p>Do you receive assistance paying for prescription drugs?</p>
<b>Change in Dual/LIS Status</b>	U= Change in Eligibility	This SEP exists for beneficiaries that have recently gained or lost either Medicaid eligibility or Extra Help.	First day of the following month in which the enrollment request is received	<p>Have you recently gained/lost coverage under Medicaid?</p> <p>Did you recently receive a grey letter (Loss of Deemed Status Notice) from Medicare?</p> <p>Did you recently receive an orange letter (Change in Co-Payment Notice) from Medicare?</p> <p>Did you recently receive a purple letter (Deemed Status Notice) from Medicare?</p>
<b>Permanent Change in Residence</b>	V= Move	This SEP exists for beneficiaries that have recently moved into the plan's service area. This SEP begins on either the date of the permanent move or on the date the individual provides notification of such move and continues	The enrollment effective date is determined by the date the MA organization received the enrollment request; the individual may choose an effective date up to three months after the month in which the	<p>Have you recently moved?</p> <p>If so, when and where did you move from?</p> <p>Have you recently been released from incarceration?</p>

		for two following months.	MA received the enrollment request	
<b>Loss of Employer Group Health Plan</b>	W= EGHP*	<p>This SEP exists for beneficiaries that are planning to leave or have recently left coverage offered to them by their employer or union.</p> <p>*If CMS records show the member is still currently enrolled with their employer coverage without a termination date, CMS may reject the enrollment although the election is still valid. In this situation the member will be sent communication (E06b) stating they have 30 days from the date the letter was sent to contact the plan and provide consent to move forward with their enrollment request.</p>	<p>The individual may choose an effective date of up to three months after the month in which the individual completed an enrollment or disenrollment request; however, the effective date may not be earlier than the first of the month following the month in which the request was made. The effective date also may not be earlier than the first day of the individual's entitlement to both Medicare Part A and Part B.</p>	<p>Do you currently have or are leaving coverage offered by an employer or union?</p> <p>Have you recently lost coverage offered by an employer or union?</p>
<b>Loss of Other Credible Coverage</b>	S- Credible Coverage	<p>This SEP exists for beneficiaries that are planning to leave or have recently left credible coverage such as a commercial health plan or other private drug coverage.</p>	<p>The individual may choose an effective date of up to three months after the month in which the individual completed an enrollment or disenrollment request; however, the effective date may not be earlier than the first of the month following the month in which the request</p>	<p>Have you recently lost credible coverage?</p> <p>Example: a commercial health plan or other private drug coverage</p>

			was made. The effective date also may not be earlier than the first day of the individual's entitlement to both Medicare Part A and Part B.	
<b>Beneficiaries Age 65</b>	S- SEP65	This allows the individual to disenroll from this MA plan and elect Original Medicare at any time during the 12-month period that begins on the effective date of coverage in the MA plan. Individuals entitled to Medicare prior to age 65 are not eligible for the SEP65.	The termination date will be the last day of the month in which the disenrollment request is received.	Is the individual currently age 65 and enrolled on the plan?
<b>Individuals Affected by a FEMA-Declared Weather-Related Emergency or Major Disaster Individuals Affected by a FEMA-Declared Weather-Related Emergency or Major Disaster</b>	S- FEMA	This SEP exists for individuals affected by a weather-related emergency or major disaster who were unable to and did not make an election during another valid election period. This includes both enrollment and disenrollment elections. Individuals will be considered "affected" and eligible for this.  From the start date of the incident and for four full calendar months following.	First day of the following month in which the enrollment request is received.	Do you reside or did you reside at the start of the incident period in an area for which FEMA has declared an emergency or a major disaster?  If you do not reside in the affected area, do you rely on individuals who reside in the affected area to make healthcare decisions?

<p><b>Members determined Ineligible for CSNP</b></p>	<p>S- Ineligible CSNP</p>	<p>This allows a member that is currently on a CSNP that is determined ineligible to elect another MA plan or Original Medicare.</p>	<p>Individuals may have an entitlement up to three months after the enrollment request is received but no earlier than the following month in which the plan received the enrollment request</p>	<p>Have you recently been notified that your condition no longer qualifies you for your current CSNP plan?</p>
<p><b>Beneficiaries that are enrolled in or are losing PACE or SPAP coverage</b></p>	<p>S- SPAP/PACE</p>	<p>Individuals may disenroll from an MA plan at any time in order to enroll in SPAP or PACE. In addition, individuals who disenroll from SPAP or PACE have an SEP for up to two months after the effective date of PACE disenrollment to elect an MA plan. The effective date would be dependent upon the situation.</p>	<p>The effective date would be dependent upon the situation.</p>	<p>Are you currently enrolled in or are you leaving a special plan called PACE or SPAP?</p>