



Medicare Marketing Guideline Changes

Open Enrollment Period

Starting January 1st, 2021 there will be an Open Enrollment Period that will allow Medicare beneficiaries to make “like plan” changes until March 31st, 2021. The new OEP will allow clients to dis-enroll from their current plan and switch to a different Medicare Advantage plan one time only. They can also dis-enroll from an advantage plan and go back to Original Medicare and then purchase a supplement and/or a PDP.

Just like with the MADP, they can only enroll in the PDP plan if they had drug coverage with the MAPD they dropped. The effective plan dates will be the first of the following month after the client’s signature date.

Below are examples what are considered allowed changes:

- MAPD to MAPD
- MAPD to Original Medicare and a Part D
- MA Only plan to MA Only plan
- MA Only plan to Original Medicare

Plans cannot market during the Open Enrollment Period (OEP) or engage or promote agent/broker activities to target the OEP as an additional marketing opportunity but can do the following:

1. Market to beneficiaries who are new to Medicare, also known as “age-ins,” who have not yet made an enrollment decision
2. 5-star plans can continue the Special Enrollment Period (SEP)
3. Market to dual-eligible and low-income subsidy (LIS) beneficiaries
4. Send marketing materials and have meetings with those who request the information/meeting, and provide OEP information via the call center

Plan Comparisons

Plans/Sponsors may compare their plan to another plan/sponsor provided they can support the comparison through studies or statistical data and the comparisons are factually based. CMS does not provide any detail on the scope of studies or time periods required for statistical data, please be cautious when using comparisons provided by third-parties.

Evidence of Coverage

Plans no longer need to mail the EOC to existing enrollees, but the ANOC must be mailed. If a new member enrolling throughout the year (for example, for a June 1 effective date) requests hard copy materials to be mailed to him/her, the hard copy request must be fulfilled within three business days, and the request remains in effect until the member leaves the plan or requests that hard copies be stopped.

Educational Events

The MCMG's have changes the guidelines for Educational Events. You are now able to set-up a future marketing appointment and distribute business cards and contact information for beneficiaries to initiate contact. However, you may not conduct a marketing sales event immediately following an educational event in the same general location.

E-Mail Marketing

Plans/Part D Sponsors may make unsolicited direct contact with potential enrollees using the following methods:

- Conventional mail and other print media (e.g., advertisements, direct mail)
- Email provided all e-mails contain an opt-out function