

2026/2027 Election Period Guide

Medicare Advantage and Prescription Drug Plans

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Enrollment elections timeline

Election Period	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
Annual Election Period	Annual election window for Medicare plan choices. Effective January 1.										AEP 10/15–12/07	
Medicare Advantage Open Enrollment Period	MA-OEP 1/1 – 3/31			Only for members already enrolled in an MA Plan who want to switch MA Plans (with or without drug coverage) or disenroll from an MA Plan and obtain coverage through Original Medicare (with or without a standalone PDP). Standalone PDP members are not eligible. One election.								
Medicare Advantage Open Enrollment Newly Eligible	MA-OEP NEW 1/1 – 12/31 Newly Medicare-eligible consumers who enrolled in an MA-Only or MAPD plan during their IEP/ICEP have a one-time opportunity during the first 3 months after their MA coverage becomes effective to switch to another MA plan or return to Original Medicare. One election.											
Special Election Period	SEP & Institutionalized (OEPI) 1/1 – 12/31 Triggered by qualifying events outside of AEP such as move, EGHP loss/gain, Dual/LIS status change, institutional, etc.											
Newly Eligible	ICEP / IEP 1/1 – 12/31 The window moves with the consumer’s Medicare eligibility date. 7-month window to enroll: 3 months before + month of + 3 months after Medicare Parts A & B eligibility starts, or the month they turn 65 or date of disability (if prior to turning 65). If Part B enrollment is delayed, a new 7-month window applies based on the Part B effective date. Note: If born on the 1 st of the month, 7-month window begins 4 months before the month their birthday and ends 2 months after the month of their birthday.											

Note: Members of MA-Only coordinated care plans (HMO, POS, PPO) cannot also enroll in a standalone PDP. If they enroll in a standalone PDP, they will be disenrolled from their MA-Only coordinated care plan.

How to use this guide (agent checklist)

Use this guide to identify the appropriate election period, select the correct application code, and verify timing requirements to help avoid enrollment delays and denials.

1. Determine the appropriate plan for the consumer

What type of plan is the consumer enrolling in? MA-Only, MAPD or PDP?

2. Identify the consumer's situation

Discuss the consumer's situation and ask whether anything has changed for them recently. Listen for:

- New to Medicare
- Turning 65
- Moving
- Losing or gaining coverage
- Medicaid/LIS changes
- Employer coverage changes
- Nursing facility admission/discharge
- Plan termination
- Other special circumstances

3. Use the *quick election period finder* (page 4) to identify the potential election period

- Based on the consumer's situation, click on the election period to hyperlink to the detail card

4. Review the *election period detail card* (page 6) to verify the election period

- Verify qualifications, items to check, time frame, elections allowed and application coding
- Confirm code and reason (exactly as listed)

5. Review additional resources provided

- Look for similar situations in the **election period scenario examples** to help you determine the right election period
- Use the **election period overview checklist** to help navigate the election period determination
- Review the **common errors list** as another check when determining the election period
- Review the **acronym chart** if you don't know what an acronym means

Quick election period finder

Use this election period finder to find the situation that applies; then click on the link to go to the detailed election period card to confirm code, reason, timing and effective date. For Enrollment Applications, an appropriate and applicable election period must be selected. If an election period is missing or incorrect, this can cause delays or denials of enrollment.

New to Medicare

New to Medicare for the first time — [Newly eligible \(IEP/ICEP\)](#)
Turning 65 but had Medicare before 65 — [Age-in \(eligible prior to age 65\)](#)
Delayed Part B enrollment — [Part B after delay](#)
Part B during GEP — [Part B GEP SEP](#)

Annual election opportunities

October 15–December 7 — [AEP](#)
MA member changing January 1–March 31 — [MA-OEP](#)
New MA enrollee in first 3 months — [MA-OEP Newly Eligible](#)

Dual/LIS/Low income

Has Medicaid and/or LIS — [Dual & LIS maintaining](#)
Gained Medicaid or LIS — [Dual/LIS status change](#)
Lost Medicaid or LIS — [Dual/LIS status change](#)
Dual/LIS level changed — [Dual/LIS status change](#)
Full-benefit dual joining integrated plan — [Integrated care SEP](#)

Moving or facility

Permanently moved — [Change in residence](#)
Moved into qualifying facility — [Institutionalized](#)
Moved out of qualifying facility — [Institutionalized](#)
Released from incarceration — [Change in Residence](#)

Coverage changes

Lost creditable drug coverage — [Involuntary loss of creditable coverage](#)
Lost employer group coverage — [Loss of employer group coverage](#)
Gained employer group coverage — [Gain of employer group coverage](#)
Eligible for TRICARE/other creditable coverage — [Other creditable coverage](#)

Plan ending or changing

Plan is no longer offered — [Non-renewing](#)
Cost plan is ending — [Non-renewing cost plan](#)
Contract terminated — [Termination of plan contract](#)

Special needs plan

Qualifying chronic condition — [Chronic condition SEP](#)
Lost SNP eligibility/status — [Special needs status change](#)
Chronic SNP non-eligibility — [Chronic SNP non-eligibility](#)

Programs / Special populations

Entering or leaving PACE — [PACE](#)
Member of SPAP — [SPAP members](#)
Lost SPAP eligibility — [SPAP loss of eligibility](#)

Special / CMS / 5-star

Retroactive Medicare entitlement — [Retro Medicare determination](#)
Declared disaster or emergency — [Disaster/emergency SEP](#)
Accessible materials impacted election — [Accessible materials SEP](#)
Plan placed into receivership — [Receivership SEP](#)
CMS low-performing plan — [Consistent poor performance SEP](#)
CMS/State enrolled consumer — [CMS/State assignment SEP](#)
Enroll in qualifying 5-star MA plan — [5-star SEP](#)
PDP-related 5-star situation — [5-star PDP SEP](#)
Premium Part A/B exceptional condition — [Part A/B exceptional condition SEP](#)

Election period detail cards for MA/MAPD and PDP

Use these cards to find the application code and SEP reason (enter the SEP reason on the Enrollment Application exactly as listed).

Note: The consumer is not required to submit proof of entitlement, but the plan is required to verify Medicare entitlement. Verify the Medicare entitlement by checking the listed qualification items but do not submit copies with application.

Consumers newly entitled to Medicare or Medicare Part D

Newly eligible (IEP/ICEP)

Qualification	MA/MAPD: Entitled to and has both Part A <u>and</u> B for the first time PDP: Entitled to and has either A <u>or</u> B for the first time
Qualification Items to Check	Medicare Entitlement Letter, copy of Medicare ID Card or SSA Award Letter
Time Frame	7-month election period: 3 months before + month of + 3 months after the start date of Parts A & B eligibility
Effective Date	Request before eligibility month: first day of eligibility month Request during/after first month of eligibility: first day of the month following election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA-Only: ICEP MAPD: IEP PDP: IEP

Age-in (eligible prior to age 65)

Qualification	MAPD/PDP: Turning 65 AND was eligible for Medicare prior to age 65
Qualification Items to Check	Copy of Medicare ID Card or SSA Award Letter
Time Frame	7-month election period: 3 months before + month of turning 65 + 3 months after date of birth
Effective Date	Request before birthday month: first day of birthday month Request during/after first month of birthday: first day of month following election Check Medicare card or entitlement letter if birth date is the 1 st of the month
# Elections Allowed	MA/MAPD: 1 election to enroll or change PDP: 1 election to enroll or change
Application Coding	MA/MAPD: IEP2 PDP: IEP2

Enrolling into Part B after delaying enrollment

Qualification	MA/MAPD/PDP: Entitled to Part A; newly enrolled in Part B after delaying enrollment 3 months or more after month of entitlement (delayed enrollment into MA-Only or MAPD plan)
Qualification Items to Check	Medicare entitlement letter, copy of Medicare ID Card or SSA Award Letter
Time Frame	Begins 3 months before Part B effective date Ends last day of the month following Part B effective month
Effective Date	Request before Part B start date: effective same as Part B start date Request during/after month of eligibility: first day following month of election
# Elections Allowed	MA/MAPD: 1 election PDP: Not applicable for Prescription Drug Plans
Application Coding	MA/MAPD: ICEP due to delayed Part B enrollment

Enrolled into Part B during the Part B GEP

Qualification	MA/MAPD/PDP: Not entitled to premium-free Part A and enrolled in Part B during the GEP for Part B
Qualification Items to Check	Member Attestation*, copy of Medicare ID Card or SSA Award Letter
Time Frame	Begins 01/01 Ends 05/31 SEP begins when individual submits Part B application and continues for first 2 months of Part B enrollment GEP period to enroll into Medicare Part B remains 1/1–3/31
Effective Date	First of the month following receipt of election from February 1 through June 1 only
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD Code: SEP Reason: GEP Part B PDP: Code: SEP Reason: GEP Part B

**Member attestation is a member's signed or electronic statement confirming that information they provided is true and accurate or that they completed a required action or they meet specific program requirements.*

Annual Election Period

AEP

Qualification	MA/MAPD: Entitled to Part A and/or enrolled in Part B PDP: Entitled to Part A and/or enrolled in Part B <i>Note: last approved AEP application is the one that is used</i>
Qualification Items to Check	MA/MAPD: Medicare entitlement letter, copy of Medicare ID Card or SSA Award Letter PDP: Medicare entitlement letter, copy of Medicare ID Card or SSA Award Letter
Time Frame	Begins 10/15 Ends 12/07
Effective Date	January 1
# Elections Allowed	MA/MAPD: 1 election to enroll or disenroll PDP: 1 election to enroll or disenroll
Application Coding	MA/MAPD Code: AEP PDP Code: AEP

Medicare Advantage Open Enrollment Period

MA-OEP

Qualification	MA/MAPD: Individual must be enrolled in an MA Only or MAPD plan PDP: leaving an MAPD to Original Medicare with no break in coverage
Qualification Items to Check	Current health insurance plan card
Time Frame	MA/MAPD: Begins 1/1 and ends 3/31 PDP: Begins 1/1 and ends 3/31 AND the effective date must be the same as the date Original Medicare takes effect
Effective Date	MA/MAPD: First of the month following receipt of election PDP: Same as the date Original Medicare takes effect
# Elections Allowed	MA/MAPD: 1 election PDP: 1 coordinating election per year when MAPD member returns to Original Medicare
Application Coding	MA/MAPD: OEP PDP: SEP/OEP

MA-OEP newly eligible	
Qualification	MA/MAPD: Individual must be enrolled in an MA Only or MAPD plan within the first 3 months of Part A and B start date PDP: Corresponding PDP scenario may apply when leaving MAPD to standalone PDP during OEP NEW
Qualification Items to Check	Current health insurance plan card, copy of Medicare ID Card or SSA Award Letter
Time Frame	Begins first month of Part A and B start dates Ends last day of the 3rd month of Part A and B start dates
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 coordinating election for disenrolling MAPD members AND must be the same effective date as the date Original Medicare takes effect
Application Coding	MA/MAPD: OEP NEW PDP: SEP/OEP

Low income consumers	
Dual and LIS eligible (maintaining)	
Qualification	MA/MAPD: Not applicable for Medicare Advantage Plans PDP: Medicaid and/or LIS eligible <i>Note: Individuals who are notified that they have been determined to be "at risk" or "potentially at risk" for misuse or abuse of a frequently abused drug will not be eligible for the SEP.</i>
Qualification Items to Check	PDP: Confirm SEP has not been used in current month and individual is not flagged as at risk or potentially at risk Use the Medicare Medicaid Eligibility Lookup Tool (Jarvis > Enrollment) to confirm status and that consumer is not flagged as "at risk" or "potentially at risk"
Time Frame	PDP: Monthly opportunity to enroll in a standalone PDP
Effective Date	First of the month following receipt of election
# Elections Allowed	PDP: One election per month as long as consumer retains Dual/LIS eligibility
Application Coding	PDP: SEP Reason: Dual/LIS maintaining

Integrated care SEP	
Qualification	MA/MAPD: Allows enrollment once per month into FIDE, HIDE, or AIP for full-benefit dual eligible individuals enrolled in or enrolling in the D-SNP affiliated Medicaid MCO to align enrollment PDP: Not applicable; for D-SNP only
Qualification Items to Check	Confirm full-benefit dual eligible individuals enrolling into integrated plans LIS-only individuals and partial duals cannot use this SEP <i>Note: use the Medicare Medicaid Eligibility Lookup Tool on Jarvis to confirm status and eligible plans</i>
Time Frame	One election per month
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election per month
Application Coding	MA/MAPD: SEP Reason: Integrated Care

Loss, gain or change in Dual/LIS status	
Qualification	MA/MAPD: Became eligible for any type of dual or LIS assistance, losing/lost eligibility of any type of assistance, have a change in the level of assistance received PDP: Became eligible for any type of dual or LIS assistance, losing/lost eligibility of any type of assistance, have a change in the level of assistance received
Qualification Items to Check	Member attestation, Redetermination Letter, SSA or Medicaid Award Letter, Termination Notice, State Notice regarding loss of dual eligible status Use the Medicare Medicaid Eligibility Lookup Tool (Jarvis > Enrollment) to confirm status
Time Frame	SEP allows an opportunity within 3 months of gain, loss, or change in Dual/LIS level or notification of change, whichever is later
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election per change PDP: 1 election as long as consumer retains Dual/LIS eligibility
Application Coding	MA/MAPD: SEP Reason: Change in Dual/LIS Status PDP: SEP Reason: Change in Dual/LIS Status

Institutionalized consumers

Institutionalized

Qualification	Moves into, resides in, or moves out of a SNF, NF, intermediate care facility for the mentally disabled, psychiatric hospital, rehabilitation hospital, LTC hospital, or swing-bed hospital with an expected stay of at least 90 days
Qualification Items to Check	Member Attestation, facility address and contact information
Time Frame	Moves in/resides in: begins first day institutionalized and ends 2 months after discharge Moves out: begins first day discharged and ends 2 months later
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: Continuous (enroll into MA-Only, MAPD, or disenroll into Original Medicare) PDP: Continuous
Application Coding	MA/MAPD: OEPI PDP: SEP-Institutional

Consumers who move

Change in Residence

Qualification	Permanently moved inside plan service area with new plan options, permanently moved outside plan service area or released from incarceration; ensure new address is entered on the application
Qualification Items to Check	Member Attestation, new address on enrollment form
Time Frame	Notified before move: begins month before permanent move and ends 2 months after move Notified after move: begins month consumer notified plan or was termed due to residing outside service area and ends 2 months after notification/term notice (election not available if member failed to respond to Out of Area letters)
Effective Date	First of the month up to 3 months after receipt of election, but not earlier than day of move
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Change in Residence PDP: SEP Reason: Change in Residence

Loss of coverage

Involuntary loss of creditable coverage

Qualification	MAPD: Involuntarily lost creditable coverage or coverage deemed no longer creditable; does not include loss due to nonpayment of premium PDP: Involuntarily lost creditable coverage or coverage deemed no longer creditable; does not include loss due to nonpayment of premium
Qualification Items to Check	Member Attestation, letter stating loss of creditable coverage
Time Frame	Begins <u>either</u> month of notice <u>or</u> month loss/reduction occurs, whichever is later Ends 2 months later
Effective Date	First of the month following receipt of election or, if requested, up to 2 months from end of SEP
# Elections Allowed	MAPD: 1 election (enroll into MAPD; MA-Only not allowed) PDP: 1 election
Application Coding	MAPD: SEP Reason: Invol. Loss of Creditable Cvg PDP: SEP Reason: Invol. Loss of Creditable Cvg

Change in employer group health plan

Loss of employer group coverage (group retiree, COBRA, commercial coverage)

Qualification	Voluntary/involuntary termination of group coverage
Qualification Items to Check	Member Attestation, Term Letter from group or COBRA, copy of email from group attesting to disenrollment
Time Frame	Begins month group allows for disenrollment or date COBRA ends Ends 2 months after group coverage ends
Effective Date	Can choose an effective date up to 3 months in advance after receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election Enroll into MA-Only, MAPD, PDP or Disenroll into Original Medicare
Application Coding	MA/MAPD: SEP Reason: Loss of EGHP Coverage PDP: SEP Reason: Loss of EGHP Coverage

Gain employer group coverage

Qualification	Gain or enroll into employer group coverage
Qualification Items to Check	Member Attestation, Group Letter describing coverage options
Time Frame	Begins month plan is open for enrollment or as group allows Ends 2 months after plan coverage takes effect
Effective Date	Employer groups can choose an effective date up to 3 months in advance after receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Gain of EGHP Coverage PDP: SEP Reason: Gain of EGHP Coverage

Termination / non-renewal

Non-renewing

Qualification	Plan no longer offered in area
Qualification Items to Check	Member Attestation, copy of Non-Renewal Notice
Time Frame	Begins Dec 8 of that year Ends last day of February of following year
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Contract Non-Renewal PDP: SEP Reason: Contract Non-Renewal

Non-renewing cost plan

Qualification	Cost Plan no longer offered in area <i>Note: A Medicare cost plan blends parts of Original Medicare and Medicare Advantage. Cost plans complement your Original Medicare coverage but do not replace it, while providing additional benefits and allowing out-of-network doctors.</i>
Qualification Items to Check	Member Attestation, copy of Non-Renewal Notice
Time Frame	Begins Dec 8 of that year Ends last day of February of following year
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Cost PDP: SEP Reason: Cost

Termination of plan contract

Qualification	Contract terminated with or without mutual consent of Medicare
Qualification Items to Check	Member Attestation, copy of Termination Notice
Time Frame	With mutual consent: begins 2 months before proposed termination date and ends 1 month after effective termination date Without mutual consent: begins 1 month before termination is effective and ends 2 months after effective termination date
Effective Date	With mutual consent: first day of month after notice or up to 2 months after effective termination date Without mutual consent: first day of month after notice up to 3 months after month of termination
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Contract Termination PDP: SEP Reason: Contract Termination

Other

Retro Medicare determination

Qualification	Medicare entitlement verification is made retroactively PDP: Not applicable for Prescription Drug Plans
Qualification Items to Check	Member Attestation, Medicare Entitlement Letter
Time Frame	Begins month notice of entitlement is received Ends 2 months after month notice is received
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election
Application Coding	Code: SEP Reason: Retro Medicare Determination

SPAP members

Qualification	Individuals who belong to a qualified SPAP
Qualification Items to Check	Member Attestation, State Facilitation Letter
Time Frame	One election per calendar year for SPAP members
Effective Date	First day of the month following receipt of election
# Elections Allowed	MAPD: 1 election (enroll into MAPD; MA-Only not allowed); one election each subsequent calendar year while remaining SPAP member PDP: 1 election; one election each subsequent calendar year for consumers who remain SPAP members
Application Coding	MA/MAPD: SEP Reason: SPAP Enrollee PDP: SEP Reason: SPAP Enrollee

SPAP loss of eligibility

Qualification	Members of qualified SPAPs who lose SPAP eligibility
Qualification Items to Check	Member Attestation, letter attesting to loss of SPAP eligibility
Time Frame	Begins month loss of eligibility notification is received Ends 2nd month after month notice is received
Effective Date	First day of the month following receipt of election
# Elections Allowed	MAPD: 1 election (enroll into MAPD; MA-Only not allowed) PDP: 1 election to enroll into PDP (disenrollment from Part D not allowed)
Application Coding	MAPD: SEP Reason: SPAP Enrollee PDP: SEP Reason: SPAP Enrollee

Chronic condition

Qualification	Consumer has a severe or disabling chronic condition that an appropriate UnitedHealthcare C-SNP is designed to serve and is not currently enrolled in a C-SNP serving that condition PDP: Not applicable for Prescription Drug Plans
Qualification Items to Check	Authorization for Use or Disclosure of Health Information, letter attesting to severe, or disabling condition from provider, or completion of all chronic verification forms in electronic application or paper enrollment packet <i>Note: SSBCI benefits for C-SNP enrollees must be verified for eligibility</i>
Time Frame	Begins upon qualification of disabling condition Ends when enrolled in C-SNP
Effective Date	First day of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election (only to be used for enrolling into a chronic SNP serving consumer's condition; cannot use this SEP to enroll into any other plan)
Application Coding	MA/MAPD Code: SEP Reason: Special Need/Chronic

Special needs status change for members of SNP

Qualification	Disenrolled from SNP due to loss of special needs status
Qualification Items to Check	Member Attestation, letter attesting to loss of special needs status
Time Frame	Begins month of effective date of disenrollment Ends 3 months after date of involuntary disenrollment
Effective Date	First day of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Loss of SNP Status PDP: SEP Reason: Special Need Chronic

Chronic SNP non-eligibility

Qualification	Consumer enrolled in a chronic SNP who is not verified for enrollment and is disenrolled 2 ~~two~~ months after effective date
Qualification Items to Check	Member Attestation, letter attesting to non-eligibility for chronic SNP
Time Frame	Begins upon notification of non-eligibility Ends 2 months after month notice is received
Effective Date	First day of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election (enroll into MAPD or PFFS MA-Only if accompanied by PDP enrollment; consumer cannot drop Part D) PDP: 1 election (disenrollment from Part D not allowed)
Application Coding	MA/MAPD: SEP Reason: Special Need Chronic PDP: SEP Reason: Special Need Chronic

PACE	
Qualification	Consumer enrolling or disenrolling from PACE
Qualification Items to Check	Member Attestation, PACE Enrollment Letter, PACE Member ID Card
Time Frame	Begins effective date of PACE disenrollment Ends 2 months after effective date of PACE disenrollment to elect MA-Only, MAPD or PDP Note: may disenroll from plan at any time to enroll in PACE
Effective Date	First day of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: PACE Switcher PDP: SEP Reason: PACE Switcher

Consumers disenrolling from a cost plan and the cost plan's optional supplemental Part D benefit	
Qualification	MA/MAPD: Not applicable for Medicare Advantage Plans PDP: Disenrolling from a cost plan and optional supplemental Part D benefit into a Part D plan
Qualification Items to Check	Member Attestation, letter attesting to disenrollment from a Cost plan
Time Frame	Begins month of disenrollment Ends 2 months after disenrollment date
Effective Date	First day of the month following receipt of election
# Elections Allowed	PDP: 1 election
Application Coding	PDP: SEP Reason: Leaving Optional Part D Cost

Loss of Part B

Qualification	MA/MAPD: Not applicable for Medicare Advantage Plans PDP: Consumers involuntarily disenrolled from MAPD due to loss of Part B but continue to have Part A
Qualification Items to Check	Member Attestation, letter attesting to loss of Part B
Time Frame	PDP: Begins upon notification of loss of Part B Ends 2 months after month notice is received
Effective Date	First day of the month following receipt of election
# Elections Allowed	PDP: 1 election
Application Coding	PDP: SEP Reason: Lost MAPD and Part B

First time MA member (Age-In)

Qualification	MA/MAPD: Only available for disenrollment from an MA PDP: Enrolled in MA upon eligibility at age 65 using IEP
Qualification Items to Check	Member Attestation, Medicare Entitlement Letter, copy of Medicare ID Card or SSA Award Letter
Time Frame	PDP: Begins month enrolled in MA for first time; ends 12 months after effective date
Effective Date	First day of the month following receipt of election
# Elections Allowed	PDP: 1 election
Application Coding	PDP: SEP Reason: SEP 65

Consumers who drop Medicare Supplement and are in trial period

Qualification	MA/MAPD: Not applicable for Medicare Advantage Plans PDP: Dropped Medigap policy to enroll into MAPD for the first time and still in Trial Period
Qualification Items to Check	Member Attestation, letter from previous ~~Medigap~~ Medicare Supplement policy attesting to drop
Time Frame	Begins month enrolled into MAPD for first time and extends for 12 months Ends 2 months after MAPD disenrollment takes effect
Effective Date	First day of the month following receipt of election
# Elections Allowed	PDP: 1 election
Application Coding	PDP: SEP Reason: Indiv drop Medigap – Trial Period

Eligible for other creditable coverage

Qualification	Consumers currently enrolled in MAPD or standalone Part D plan are allowed to disenroll from Part D Plan to obtain or maintain other creditable coverage, such as ~~VA or~~ TRICARE For Life
Qualification Items to Check	Member Attestation, Statement of Proof from Other Coverage
Time Frame	Begins immediately Ends date elected for disenrollment
Effective Date	First day of the month following receipt of disenrollment request
# Elections Allowed	MA/MAPD: 1 election (enroll into MA-Only if leaving MAPD or disenroll into Original Medicare) PDP: 1 election to disenroll into Original Medicare
Application Coding	MA/MAPD: SEP Reason: Elgbl for Other Creditable Cov PDP: N/A – Disenrollment election only

Enroll in any PDP with the 5-Star SEP

Qualification	MA/MAPD: Not applicable for Medicare Advantage Plans PDP: Consumers who use the 5-Star SEP to enroll in an MA-Only 5-Star PFFS plan or 5-Star cost plan have a SEP to enroll in a PDP or cost plan optional supplemental Part D benefit
Qualification Items to Check	Member Attestation
Time Frame	PDP: Begins month consumer uses 5-Star SEP and ends two months later
Effective Date	First day of the month following receipt of election
# Elections Allowed	1 election <i>Note: The PDP selected using this coordinating SEP does not have to be 5-Star rated. However, individuals may not use this coordinating SEP to disenroll from the plan in which they enrolled using the 5-star SEP.</i>
Application Coding	PDP: SEP Reason: Corresponding PDP 5 Star

Enroll in a qualifying Medicare Advantage plan with the 5-Star SEP

Qualification	Reside in a county within the 5-Star plan's service area PDP: Not applicable for Prescription Drug Plans
Qualification Items to Check	Enrollment into a qualifying 5-Star plan
Time Frame	One election for an effective date within the plan contract year
Effective Date	First day of the month following receipt of election Possible effective dates are first of the month from Jan. 1-Dec. 1 during year plan has assigned 5-star overall rating
# Elections Allowed	MA/MAPD: 1 election from 12/8 through 11/30 of following year in which plan received 5-star overall rating Enroll into MA-Only or MAPD
Application Coding	MA/MAPD: SEP Reason: 5 Star

Individual enrollment into plan by CMS/State	
Qualification	Must have been enrolled into a plan by CMS/State (passive, auto, facilitated or reassignment enrollment)
Qualification Items to Check	Confirm individual was enrolled into a plan by CMS/State
Time Frame	Begins start of coverage in receiving plan Ends last day of 3rd month of coverage start <i>Note: If notice is sent after coverage starts, SEP ends 3 months after day of notice</i>
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: CMS/State Assignment PDP: SEP Reason: CMS/State Assignment

Individuals affected by a disaster or other emergency declared by a federal, state or local government entity	
Qualification	Individuals eligible for another election period at the time of the SEP eligibility period and did not make election due to the disaster/emergency
Qualification Items to Check	Review FEMA website and confirm individual/authorized representative/POA resided in affected area at start of incident period; confirm valid election period existed and was not used due to disaster/emergency
Time Frame	Begins at declaration start date, incident start date or start date identified in declaration, whichever is earlier Ends 2 full months following declared end date or 1 year after SEP start date if no end date declared
Effective Date	First day of month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Declared Disaster/Emergency PDP: SEP Reason: Declared Disaster/Emergency

SEP for providing individuals who requested materials in accessible formats equal time to make enrollment decisions

Qualification	UnitedHealthcare or CMS granted election only (CMS grants when Plan/UnitedHealthcare was unable to provide required notices or information in accessible format and time frame) This SEP allows an individual equal time to make an enrollment decision and allows the individual to make the same election(s) that was permitted before the individual received the required notices in an accessible format.
Qualification Items to Check	UnitedHealthcare or CMS granted election only
Time Frame	Begin and end of SEP are dependent upon situation
Effective Date	Effective dates are dependent upon situation
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Materials PDP: SEP Reason: Materials

SEP for individuals enrolled in a plan placed in receivership

Qualification	Individuals enrolled in a plan offered by an MA organization placed into receivership by state or territorial regulatory authority
Qualification Items to Check	Member Attestation
Time Frame	Begins month receivership is effective and continues until it is no longer in effect or until enrollee makes an election, whichever occurs first
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Receivership PDP: SEP Reason: Receivership

SEP for individuals enrolled in a plan that has been identified by CMS as a Consistent Poor Performer

Qualification	Individuals enrolled in a plan identified with the low performing icon
Qualification Items to Check	Member Attestation
Time Frame	Begins when Consistent Poor Performer designation is assigned Ends when member leaves low performing plan
Effective Date	First of the month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Low Performing PDP: SEP Reason: Low Performing

SEP for individuals who enroll in Medicare premium Part A or Part B using an exceptional condition SEP

Qualification	Individuals who enrolled into Medicare Premium Part A or Part B using an exceptional condition SEP
Qualification Items to Check	Medicare Parts A and/or Part B became active within the past 2 months
Time Frame	Begins when individual submits application for premium Part A and Part B, or Part B only if already entitled to Part A (or is enrolling in premium-free Part A within the time frame for use of this SEP) Ends after first 2 months of premium Part A or Part B enrollment
Effective Date	First date of month following receipt of election
# Elections Allowed	MA/MAPD: 1 election PDP: 1 election
Application Coding	MA/MAPD: SEP Reason: Part A/B exception condition enroll PDP: SEP Reason: Part A/B exception condition enroll

Election period examples

The following are examples of election periods to help you better understand time frames, eligibility and key takeaways for these scenarios. Colors for the election periods correspond to the timeline at the beginning of this document. *(For full details, refer to the Election Period Details Cards.)*

MA-OEP	Maria example 1 Asks to switch in February Eligible		
	Scenario Maria is enrolled in an MA-Only plan effective January 1. In February, she asks her agent about switching to an MAPD plan.	Key dates Current effective: January 1 Request month: February New effective: March 1	Decision: Eligible She can use MA-OEP for this one-time change.
	Timeline		
	January	February	March
	MA-Only plan effective	Switch request to MAPD	New MAPD effective MA-OEP
	Result Maria can switch from MA-Only to MAPD. The new MAPD plan is effective March 1.	Agent takeaway MA-OEP can be used once when the consumer is already enrolled in an MA plan.	

MA-OEP	Maria example 2 Asks to switch again in March Not eligible		
	Scenario Later in March, Maria decides she does not like her new MAPD plan and wants to switch back to MA-Only.	Key dates Prior MA-OEP use: February request Second request: March Next option: AEP or SEP if eligible	Decision: Not eligible She already used her MA-OEP election for the year.
	Timeline		
	March	April	May
	Second switch request	No MA-OEP change	No MA-OEP change
	Result Maria cannot use MA-OEP again. She would need to wait until AEP unless she qualifies for an SEP before October 15.	Agent takeaway Once MA-OEP is used, another MA-OEP change is not allowed in the same year.	

MA-OEP NEW	Constantine example 1 Asks to switch in late February Eligible		
	Scenario Constantine is enrolled in an MAPD plan effective February 1. In late February, he asks to switch to a different MAPD plan.	Key dates Part A/B effective: February Request month: February Election window: February through April	Decision: Eligible He is within his newly eligible effective months.
	Timeline		
	February	March	April
	Part A/B effective MAPD effective Switch request	New MAPD effective MA-OEP NEW	New MAPD effective MA-OEP NEW
	Result Constantine can use MA-OEP NEW in either March or April. Effective date depends on when the application is submitted.	Agent takeaway MA-OEP NEW is available during the effective month plus two months after.	

MA-OEP NEW	Constantine example 2 Asks to switch again in March Conditional		
	Scenario In March, Constantine wants to switch plans again after already using MA-OEP NEW.	Key dates Prior change: Late February request Second request: March Next option: SEP if eligible	Decision: only if SEP applies He cannot use MA-OEP NEW again for another switch.
	Timeline		
	March	April	May
	Second switch request	No MA-OEP NEW change	No MA-OEP NEW change
	Result Constantine can switch again only if he has an SEP.	Agent takeaway After MA-OEP NEW is used, another change requires a different qualifying election period.	

MA-OEP NEW	Gary example 1 Asks to change in October Eligible		
	Scenario Gary became eligible for Part A and B in September and enrolled in an MA-Only plan. In October, he wants to change to another MA-Only plan.	Key dates Part A/B effective: September Request month: October New effective: November 1	Decision: Eligible He is within the September to November MA-OEP NEW window.
	Timeline		
	September	October	November
	Part A/B effective MA-Only effective	Switch request MA-Only	New MA-Only effective MA-OEP NEW
	Result Gary can use MA-OEP NEW to change to another MA-Only plan effective November 1.	Agent takeaway MA-OEP does not apply outside January through March, but MA-OEP NEW may apply when newly eligible.	

MA-OEP	Gary example 2 Asks to change again in January Eligible		
	Scenario In January, Gary wants to change plans again after being enrolled in an MA plan January 1.	Key dates Current status: MA plan on January 1 Request month: January Window: January through March	Decision: Eligible He has not used MA-OEP for the new calendar year.
	Timeline		
	January	February	March
	Switch request	New MA-Only effective MA-OEP	New MA-Only effective MA-OEP
	Result Gary can use MA-OEP for a new calendar year change.	Agent takeaway A prior MA-OEP NEW change does not prevent a new calendar year MA-OEP change if requirements are met.	

MA-OEP NEW-ICEP	Jim example 1 Delayed Part B and enrolled in MAPD Eligible		
	Scenario Jim delayed Part B, then enrolled in Part B and an MAPD plan effective April 1, 2026. In June 2026, he wants to change plans.	Key dates Part B/MAPD effective: April 1, 2026 Request month: June 2026 Election window: April through June 2026	Decision: Eligible He is within the OEP NEW window after delayed Part B MAPD enrollment.
	Timeline		
	April 2026	May 2026	June 2026
	Part B effective MAPD effective	OEP NEW available	OEP NEW available Switch request
	Result Jim can use MA-OEP NEW in April, May or June 2026.	Agent takeaway For delayed Part B with MAPD enrollment, OEP NEW follows the effective month plus two months after.	

SEP-EGHP	Jim example 2 Delayed Part B but no MA enrollment Eligible		
	Scenario Jim enrolls in Part B effective April 1, 2026, but does not enroll in an MA plan using ICEP-delayed Part B.	Key dates Part B effective: April 1, 2026 Coverage loss window: April through June Election period: SEP-EGHP	Decision: Eligible He could use SEP-EGHP loss as his election period.
	Timeline		
	April 2026	May 2026	June 2026
	No MA enrollment	New MA plan effective SEP-EGHP	New MA plan effective SEP-EGHP
	Result Jim can use SEP-EGHP during April, May or June.	Agent takeaway If ICEP-delayed Part B is not used for MA enrollment, SEP-EGHP may apply when employer group coverage is lost.	

IEP/ICEP	Antonio example Turning 65 in April Eligible		
	Scenario Antonio is turning 65 in April and decides to enroll in Medicare Parts A and B at this time.	Key dates Birthday month: April Early enrollment: January through March Later enrollment: April through July	Decision: Eligible He can use ICEP for MA-Only or IEP for MAPD/PDP during the 7-month period.
	Timeline		
	January-March	April	May-July
	Enroll for April 1 effective date	Turns 65 Part A and B eligible	Enroll for first of next month
	Result Antonio can enroll during the 7-month time frame. The effective date depends on when he enrolls.	Agent takeaway Before the birthday month, the effective date is the birthday month. Starting in the birthday month, it is the first of the following month.	

IEP2	Sally example Turning 65 after disability eligibility Eligible		
	Scenario Sally was eligible for Medicare Parts A and B due to disability at age 50. She is turning 65 in April.	Key dates Turns 65: April Early window: January through March Later window: April through July	Decision: Eligible She can use IEP2 to enroll in or change MAPD or PDP plans.
	Timeline		
	January-March	April	May-July
	Enroll or change for April 1 effective date	Turns 65	Enroll for first of next month
	Result Sally can enroll in or change an MAPD or PDP plan during the 7-month time frame using IEP2.	Agent takeaway IEP2 provides a new 7-month election period when someone who qualified due to disability turns 65.	

ICEP Delayed Part B	Alice example Retires and enrolls in Part B Eligible		
	Scenario Alice delayed Part B while working. After retiring, she enrolls in Part B effective May 1, 2026.	Key dates Part B effective: May 1, 2026 ICEP window: February 1 - June 30, 2026 Enrollment result: Effective date depends on election month	Decision: Eligible She can enroll in an MA/MAPD plan during the ICEP Part B delayed window.
	Timeline		
	February-April	May	June
	Enroll for May 1 effective date	Part B effective	Enroll for first of next month
	Result Alice can enroll in MA/MAPD between February 1 and June 30 using ICEP Part B delayed.	Agent takeaway ICEP Part B delayed includes the 3 months before Part B effective date, the effective month, and the month after.	

Integrated Care SEP/LIS	Diane example Dual eligible integrated care Eligible		
	Scenario Maggie receives full Medicaid benefits and is also enrolled in Original Medicare. In June, she wants to enroll in an integrated D-SNP to get better coordination of Medicare and Medicaid. A FIDE plan is available in her state.	Key dates Current plan effective: January 1 Request month: June New effective: July 1	Decision: Eligible She qualifies for a monthly change because she is dual eligible and a qualifying integrated care plan is available in her area.
	Timeline		
	June	July	
	Request switch to integrated SNP	New plan effective July 1	
	Result Maggie can use the Integrated Care SEP to enroll in an Integrated Care plan because she is a full-dual eligible beneficiary with Medicaid.	Agent takeaway The Integrated Care SEP allows eligible full-dual members to make an enrollment election outside of AEP, IEP or MA-OEP if enrolling in an eligible integrated plan when their Medicare and Medicaid are provided by the same Managed Care Organization (or company).	

SEP Dual/LIS	Michelle example Loses Medicaid status Eligible		
	Scenario In January 2026, Michelle receives notice that she will lose Medicaid status February 1. She decides to change to an MAPD plan.	Key dates Notice month: January 2026 Status change: February 1 Window: January through April	Decision: Eligible She is within the change-in-status election window.
	Timeline		
	January	February	March-April
	Notice of Medicaid loss Switch request	New plan effective February 1	Change window continues
	Result Michelle can change plans using SEP-Dual/LIS change in status.	Agent takeaway The window begins with the later of the notice month or change month, plus two months after.	

SEP Dual/LIS	Leon example Status changes after February enrollment Eligible		
	Scenario Leon is fully dual eligible and enrolls for February 1. Late in February, he learns his status changes and picks a new plan.	Key dates Original effective: February 1, 2026 Status change: March 1 Window: March through May	Decision: Eligible His dual eligibility status changed, creating a change-in-status window.
	Timeline		
	February	March	April-May
	Plan effective February 1	Status changes New DSNP effective	Change window continues
	Result Leon can use SEP-Dual/LIS Change of Status during the March-May window.	Agent takeaway A change in dual/LIS status can create a new 3-month election window.	

SEP Dual/LIS	Mary example Becomes fully dual eligible Eligible		
	Scenario Mary is partially dual eligible and on a non-SNP plan. In June 2026, she learns she is now fully dual eligible.	Key dates Status change: June 1, 2026 Notice/change month: June Window: June through August	Decision: Eligible She has a qualifying change in dual eligibility status.
	Timeline		
	June	July	August
	Fully dual eligible status	DSNP effective July 1 SEP Dual/LIS	Change window continues
	Result Mary can use SEP-Dual/LIS change in status during June, July, or August.	Agent takeaway A status change from partial dual to full dual can support a SEP-Dual/LIS change-in-status election.	

SEP-EGHP-ICEP	Manny example Retires and submits new application Eligible		
	Scenario Manny notifies his employer in June that he will retire in January. After retirement, he submits a new application using SEP-Loss of EGHP.	Key dates Employer notice: June Retirement/Part B effective: January SEP window: January through March	Decision: Eligible He can use SEP-Loss of EGHP after retirement and loss of employer group coverage.
	Timeline		
	June	October-December	January-March
	Employer notified	Can enroll in MA/MAPD ICEP Part B delayed	Retired New application SEP-Loss of EGHP
	Result Manny can submit a new application using SEP-Loss of EGHP, with effective dates based on enrollment timing.	Agent takeaway When employer group coverage is lost, SEP-Loss of EGHP may provide additional effective date options.	

SEP-EGHP	Henry example Employer group coverage loss Eligible		
	Scenario Henry receives notice from his employer in June that he will lose employer group coverage in July, and the group allows changes.	Key dates Notice month: June Coverage loss: July Election window: June through August	Decision: Eligible He can use SEP-Loss of EGHP.
	Timeline		
	June	July	August-September
	Notice Can enroll	Coverage loss Can enroll	Can enroll Latest listed effective date
	Result Henry can enroll in MA/MAPD with effective date options based on application timing.	Agent takeaway SEP-Loss of EGHP timing depends on notice, loss month, and available effective dates.	

SEP Residence	Charles example 1 Notifies before the move Eligible		
	Scenario In May, Charles notifies UnitedHealthcare that he is moving to a new address on June 18.	Key dates Notice month: May Move month: June Effective choices: July 1, August 1 or September 1	Decision: Eligible The election period begins in the month he gives notice.
	Timeline		
	May	June	July-September
	Notification of move	Move	Choice of effective date
	Result Charles can choose July 1, August 1 or September 1 effective date.	Agent takeaway If the move is reported before the move month, the election period can start with the notice month.	

Charles example 2 | Notifies during the move month | Eligible

SEP Residence

Scenario Charles does not notify UnitedHealthcare until June, the same month he moves.	Key dates Notification: June Move month: June Effective choices: July 1, August 1 or September 1	Decision: Eligible The effective date choices are the same when notice occurs in the move month.
Timeline		
June		July-September
Notification and move	Choice of effective date	
Result Charles can choose July 1, August 1 or September 1 effective date.	Agent takeaway Reporting the move during the move month still allows the same listed effective date choices in this scenario.	

Charles example 3 | Notifies after the move | Eligible

SEP Residence

Scenario Charles does not notify UnitedHealthcare until July, after his June move.	Key dates Move month: June Notification: July Effective choices: August 1, September 1 or October 1	Decision: Eligible The effective date choices shift later because notice happens after the move.
Timeline		
June		July
Move	Notification	August-October Choice of effective date
Result Charles can choose an August 1, September 1 or October 1 effective date.	Agent takeaway When the move is reported after the move month, effective date options move later.	

SEP – 5-Star SEP and Corresponding PDP 5-Star SEP

CMS has established a SEP that enables consumers to enroll in a 5-Star plan December 8 – November 30 of the following year if a 5-Star plan is available in their service area. An individual using this SEP can enroll in an MA-Only or an MAPD plan, even if coming from Original Medicare (with or without concurrent enrollment in a PDP). A second SEP occurs when a member enrolls in another carrier's MA-Only 5-Star PFFS or 5-Star cost plan. In this case, there is a coordinating Part D SEP that allows enrollment into a PDP, even if the PDP is not a 5-Star plan (includes all UnitedHealthcare PDP plans).

Note: This SEP may only be used once per year.

5-Star SEP	Barbara example Enrolls in available 5-Star MA plan Eligible		
	Scenario Barbara lives in a county where a UnitedHealthcare 5-Star Medicare Advantage plan is available for the 2027 plan year.	Key dates SEP period: December 8, 2026-November 30, 2027 Plan year: 2027 Effective date: Next available effective date	Decision: Eligible She can use the 5-Star SEP if the plan is available in her service area.
	Timeline		
	December 8, 2026	2027 plan year	November 30, 2027
	5-Star SEP begins	Application can be submitted	5-Star SEP ends
	Result Barbara can enroll in the available 5-Star Medicare Advantage plan using the 5-Star SEP.	Agent takeaway The 5-Star SEP can be used once per year when an eligible 5-Star plan is available.	

5-Star SEP	John example Adds corresponding PDP after 5-Star PFFS Eligible		
	Scenario In April, John enrolls in another carrier's MA-Only 5-Star PFFS plan and then wants a UnitedHealthcare PDP.	Key dates MA-Only PFFS effective: April 1 PDP selection window: April through June Last listed effective: July 1	Decision: Eligible He has a corresponding Part D SEP for a PDP.
	Timeline		
	April	May-June	July
	MA-Only 5-Star PFFS PDP request	PDP effective date options	Last possible effective date
	Result John can enroll in a UnitedHealthcare PDP within April, May, or June, with effective date based on enrollment month.	Agent takeaway The corresponding PDP SEP applies after enrollment in another carrier's MA-Only 5-Star PFFS or cost plan.	

CMS-granted SEP example Plan has less than 3 stars Conditional			
CMS SEP	Scenario Medicare may allow a one-time special election in certain situations, such as a current plan with less than 3 stars for three consecutive years.	Key dates Trigger: CMS notice Election type: One-time special election Direction: Contact 1-800-MEDICARE	Decision: Conditional The consumer must receive a CMS notice detailing the opportunity.
	Timeline		
	CMS notice	One-time SEP	1-800-MEDICARE
	Consumer receives notice	Consumer may choose new plan	Consumer discusses options
	Result The election cannot be made by the plan or submitted directly through an agent.	Agent takeaway Direct consumers with CMS-granted SEP questions to 1-800-MEDICARE to discuss options.	

Election period overview checklist

This is a summary of common election periods (not all election periods are listed). Use this checklist to double check the election period you have determined. Incorrect or missing election period information can result in enrollment delays or denials.

New to Medicare (IEP / ICEP)

- ☐ Verify Parts A and B effective dates
- ☐ Verify plan type selected (MA-Only, MAPD, or PDP)
- ☐ Confirm consumer is within their enrollment window
- ☐ Determine whether ICEP, IEP, or IEP2 applies

Annual Election Period (AEP)

- ☐ Confirm application date is October 15-December 7
- ☐ Verify desired effective date is January 1
- ☐ Use AEP code

MA Open Enrollment Period (MA-OEP)

- ☐ Confirm consumer is currently enrolled in an MA plan
- ☐ Confirm request occurs January 1-March 31
- ☐ Verify MA-OEP has not already been used
- ☐ Confirm the consumer is not a standalone PDP member

MA-OEP NEW

- ☐ Confirm consumer enrolled in an MA plan during IEP/ICEP
- ☐ Verify request is within first 3 months after Part A/B start dates
- ☐ Verify MA-OEP NEW has not already been used

Change in residence

- ☐ Confirm permanent move occurred
- ☐ Verify move date
- ☐ Enter new address on application
- ☐ Confirm SEP timing window
- ☐ Use SEP code / reason: **Change in Residence**

Loss of employer coverage

- ☐ Confirm employer/group coverage is ending
- ☐ Verify coverage end date
- ☐ Confirm enrollment request falls within SEP time frame
- ☐ Use SEP code / reason: **Loss of EGHP Coverage**

Gain of employer coverage

- ☐ Verify new employer coverage effective date
- ☐ Confirm eligibility to use SEP
- ☐ Use SEP code / reason: **Gain of EGHP Coverage**

Dual / LIS change

- ☐ Verify gain, loss, or level change in assistance
- ☐ Verify notification date or effective date
- ☐ Confirm request is within the 3-month election window
- ☐ Use SEP code / reason: **Change in Dual/LIS Status**

Institutional election

- ☐ Verify facility residency or discharge
- ☐ Obtain facility information
- ☐ Confirm election time frame
- ☐ Use OEPI (MA) or Institutional SEP (PDP) as appropriate

Common election period errors

Enrollment timing errors

- Using an election period that does not provide the intended effective date.
- Missing the enrollment window. Consumer qualifies for an election period, but the application is submitted outside the allowed time frame.
- Using MA-OEP outside January-March. MA-OEP is only available January 1-March 31.

Code selection errors

- Choosing IEP instead of IEP2. Consumer was eligible for Medicare prior to age 65 but is now turning 65. The correct code is IEP2.
- Confusing IEP and ICEP. MA-Only enrollments use ICEP, while MAPD enrollments use IEP in newly eligible situations.
- Using MA-OEP NEW instead of MA-OEP. Agents frequently confuse these because the names are similar. MA-OEP NEW only applies during the consumer's first three months after Part A and B eligibility.

SEP documentation and reason errors

- Entering the wrong SEP reason. SEP reasons should be entered exactly as noted.
- Forgetting to verify the qualifying event. Example: selecting Change in Residence without confirming the move occurred.
- Not entering the new address for a move SEP. The Change in Residence section specifically reminds agents to ensure the new address is entered on the application.

Plan-type errors

- Using PDP rules for MA enrollments. Some election periods apply differently to MA/MAPD and PDP products.
- Using MA-OEP for a standalone PDP member. MA-OEP applies to individuals already enrolled in an MA plan.
- Enrolling an MA-Only member into a standalone PDP without understanding the impact. MA-Only coordinated care plan members who enroll in a standalone PDP may be disenrolled from their MA-Only coordinated care plan.

Acronyms used in this guide

Acronym	What it Stands For
AEP	Annual Election Period
AIP	Applicable Integrated Plan
CMS	Centers for Medicare & Medicaid Services
EGHP	Employer Group Health Plan
FEMA	Federal Emergency Management Agency
FIDE	Fully Integrated Dual Eligible SNP
GEP	General Enrollment Period
HIDE	Highly Integrated Dual Eligible SNP
HMO	Health Maintenance Organization
ICEP	Initial Coverage Election Period
IEP	Initial Enrollment Period
IEP2	Initial Enrollment Period 2
IEP-Part D	Initial Enrollment Period Part D
LIS	Low Income Subsidy
LTC	Long Term Care
MA	Medicare Advantage
MA-Only	Medicare Advantage Plan without Prescription Drug coverage
MAPD	Medicare Advantage-Prescription Drug Plan

Acronym	What it Stands For
MCO	Managed Care Organization
MSP	Medicare Savings Programs (such as QMBs, SLMBs, & QIs)
MA OEP	Medicare Advantage Open Enrollment Period
NF	Nursing Facility
OEPI	Open Enrollment Period Institutional
PACE	Program of All-Inclusive Care for the Elderly
PDP	Prescription Drug Plan
PFFS	Private Fee-For-Service
POA	Power of Attorney
POS	Point of Service
PPO	Preferred Provider Organization
SEP	Special Election Period
SNF	Skilled Nursing Facility
SNP	Special Needs Plan
SPAP	State Pharmaceutical Assistance Program
SSBCI	Special Supplemental Benefits for the Chronically Ill
VA	Veterans Affairs

For more information on Medicare election periods, including those that do not pertain to UnitedHealthcare plans or products, please see www.cms.gov or contact your Sales Leader.