

# National Senior Citizens Law Center

1330 Broadway, Suite 525 • Oakland, CA 94612 • 510-663-1055 • Fax: 510-663-1051 • [www.nsclc.org](http://www.nsclc.org)



## Prescription Drug Program Enrollment Periods

A Tool for Medicare Part D Advocates

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This chart sets out all enrollment periods for stand-alone prescription drug plans (PDPs) and Medicare Advantage plans with prescription drug coverage (MA-PDs). Enrollment opportunities have been grouped together based on beneficiary circumstances.

For each situation, the chart sets out the time period during which enrollment is available, the effective date for an enrollment, and the kind of enrollment changes allowed. Important or unique aspects of an enrollment period are noted in the Comments section. Regulatory citations also are provided. For further information, contact Georgia Burke [gburke@nsclc.org](mailto:gburke@nsclc.org), Kevin Prindiville [kprindiville@nsclc.org](mailto:kprindiville@nsclc.org), or Anna Rich [arich@nsclc.org](mailto:arich@nsclc.org).

## ANNUAL PERIODS AND RELATED SPECIAL ENROLLMENT PERIODS

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
Annual Election Period TYPE: AEP	Nov. 15-Dec. 31 Each year	Jan. 1	All <sup>1</sup>	Available to all Part D beneficiaries	PDP 20.2 <sup>2</sup> MA 30.1 <sup>3</sup>
Your plan is not being renewed next year. Type: SEP <sup>4</sup>	Oct.1- Jan.31	Beneficiary can choose Nov. 1, Dec. 1, Jan.1, or Feb. 1	All	Applies both to cases where a specific plan is not renewed and to cases where the sponsor is not renewed for any plans.	PDP 20.3.4 MA 30.4.3
Your 1876 cost plan is not renewing next year. Type: SEP	Oct.1-Jan. 31	Beneficiary can choose Nov. 1, Dec. 1, or Jan.1, or Feb. 1	All		PDP 20.3.8(3) MA 30.4.4(3)
Open Enrollment Period Type: OEP <sup>5</sup>	Jan. 1-Mar. 31 each year	1 <sup>st</sup> of mo. following enrollment request	MA-related only <sup>6</sup>	Plans are not required to accept new	MA 30.3 PDP 20.3.8(8)(D)

<sup>1</sup> "All" includes all enrollment changes that involve adding, changing or dropping Part D prescription drug coverage. Possible changes include: (a) joining a PDP or an MA-PD if you currently have no Part D coverage; (b) disenrolling from a PDP to join another PDP or an MA-PD; (c) disenrolling from an MA-PD either to join another MA-PD or to join a PDP in combination with Original Medicare or to join a PDP in combination with a Private Fee for Service MA plan (PFFS); and (d) disenrolling from a PDP or an MA-PD without joining another Part D plan. Note, however, that if you are not enrolled in Medicare Part B, you may not join an MA-PD. Also, with few exceptions, if you have End Stage Renal Disease (ESRD), you may not join MA-PDs.

<sup>2</sup> PDP Guidance, Eligibility, Enrollment and Disenrollment (July 16, 2008). Go to <http://www.cms.hhs.gov/MedicarePresDrugEligEnrol/Downloads/2009PDPenrollmentguidance.pdf>

<sup>3</sup> Medicare Managed Care Manual, Ch. 2 – Medicare Advantage Enrollment and Disenrollment (July 16, 2008). Go to <http://www.cms.hhs.gov/MedicareMangCareEligEnrol/Downloads/2009MAenrollmentguidance.pdf> See also 42 CFR 423.38 and 42 USC 1395w-101(b)(2) and (b)(3), for the regulatory and statutory bases for enrollment periods.

<sup>4</sup> SEP is Special Enrollment Period.

<sup>5</sup> Open Enrollment Periods (OEPs) apply only to MA and MA-PD plans. Plans have the right to close enrollment during all or part of an OEP. CMS established coordinating SEPs to allow beneficiaries to join or drop PDP membership in connection with OEP enrollment decisions.

<sup>6</sup> MA related moves are changes (a) from an MA-PD to a different MA-PD or to Original Medicare in combination with a PDP or to an MA-PFFS in combination with a PDP (cannot drop drug coverage); (b) from an MA-only plan to a different MA-only plan or to Original Medicare only (cannot

members.

**FOR LOW INCOME BENEFICIARIES**

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
You are a Dual Eligible (full or partial) TYPE: SEP	Continuous	1 <sup>st</sup> of mo. following enrollment request. Can be retroactive to 1 <sup>st</sup> mo. of eligibility for a full dual who chooses a plan before the dual would otherwise have been auto-enrolled.	All (see note 1)		PDP 20.3.2 PDP 30.1.4 PDP 20.3.8(10) MA 30.4.4(5) MA 40.1.5
You are LIS eligible (but not receiving Medicaid) TYPE: SEP	Continuous	1 <sup>st</sup> of mo. following enrollment request.	All		PDP 20.3.8(7) MA 30.4.4(12)
You lose LIS status TYPE: SEP	If status was lost as of January 1, SEP extends through March 31. If status was lost mid-year, SEP starts the month you were notified and continues for 2 more months.	1 <sup>st</sup> of mo. following enrollment request.	All	Individuals might lose LIS status mid-year because of changes in marital status or because redeeming or redetermination was delayed or extended during an appeal.	PDP 20.3.8(7) MA 30.4.4(12)  PDP 20.3.2 <sup>7</sup> MA 30.4.4(5)

add drug coverage); (c) from an MA-only PFFS in combination with a PDP to an MA-PD, or to a different MA-only PFFS in combination with the same PDP or to Original Medicare in combination with the same PDP (cannot drop drug coverage); (4) from Original Medicare in combination with a PDP to an MA-PD or MA-PFFS plan in combination with the same PDP (cannot drop drug coverage); or from Original Medicare only to an MA-only plan (cannot add drug coverage).

<sup>7</sup> This SEP, which provides similar rights to duals who lose their dual status became redundant after CMS created the SEP for all LIS recipients.

<p>You just became a full benefit dual eligible with retroactive uncovered months. During the period for which you are now retroactively covered, and before you would have been auto-assigned to a plan, you enrolled in a Part D plan. Type: SEP</p>	<p>Starts upon notice of dual status and ends when you are auto-enrolled in a plan.</p>	<p><b>Upon your request</b>, your enrollment can be retroactive to the first uncovered month in which you incurred expenses for covered Part D drugs.</p>	<p>PDP enrollment only</p>	<p>This SEP is meant to prevent gaps in coverage.<sup>8</sup></p>	<p>PDP 20.3.8(10) and 30.1.4(C)</p>
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<sup>8</sup> Example: On June 15, Mary signed up for a Part D plan with an effective date of July 1. On August 1, CMS sends her a letter saying that she has dual status retroactive to June 1. Mary incurred drug expenses during the month of June. Because she currently is in a Part D plan, she will not be auto-assigned but faces a gap in coverage for June. She can ask for retroactive enrollment in her plan back to June 1.

## NURSING HOME RESIDENTS / PACE OR SNP ENROLLEES

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
You live in a nursing home or other institution. <sup>9</sup> Type: SEP	Continuous. Starts the month the residency begins.	1 <sup>st</sup> of mo. following enrollment request.	All. But MA plans have the right not to be open to new members.	Does not apply to individuals in community-based settings. Does not apply while in SNF under Part A.  Note this is an SEP for PDPs and an OEP for MA-PDs.	PDP 20.3.8(5)  MA 30.3.2 PDP 20.3.8.8(C)
You leave an institution Type: SEP	Starts the month (MA) or day (PDP) you leave, continues for 2 more months.	1 <sup>st</sup> of mo. following enrollment request.	All		PDP 20.3.8(5)
You join a PACE <sup>10</sup> Type: SEP	Any time.	Depends on circumstances.	May drop a PDP or MA-PD		PDP 20.3.8(4) MA 30.4.4(4)
You leave a PACE Type: SEP	Up to 2 month after leaving PACE.	Depends on circumstances.	May join a PDP or MA-PD		PDP 20.3.8(4) MA 30.4.4(4)

<sup>9</sup> "Institution" includes a skilled nursing facility (SNF), nursing facility (NF), intermediate care facility for the mentally retarded (ICF/MR), psychiatric hospital or unit, rehabilitation hospital or unit, long-term care hospital, or swing-bed hospital. Note that this definition is more inclusive than the definition used for zero co-pays for institutionalized full benefit dual eligibles.

<sup>10</sup> PACE is Program of All-Inclusive Care for the Elderly.

You want to enroll in a chronic care SNP Type: SEP	Anytime you meet the qualification for the SNP.	1 <sup>st</sup> of mo. following enrollment request.	Note that if you are in a chronic care SNP, you also may leave to join another chronic care SNP for a different condition for which you qualify.	This SEP only applies to chronic care SNPs. Institutionalized individuals and duals who qualify for SNPs based on their status already have continuous enrollment periods.	PDP 20.3.8(8)(F) PDP 20.3.8(8)(G) MA 30.4.4(13)
You are enrolled in a SNP and lose your special needs status. Type: SEP	Starts mo. special needs status changes and ends 3 mos. after expiration of deemed continued eligibility.	1 <sup>st</sup> of mo. following enrollment request.	All	This SEP extends up to 3 mos. after deemed continued eligibility, so can be longer than the SEPs for loss of dual or institutional status.	MA 30.4.4(10) PDP 20.3.8(8)(F)
You enrolled in a chronic care SNP and post-enrollment verification determines that you do not have the qualifying condition	Starts the month you are notified that you do not qualify and extends for 2 additional months	1 <sup>st</sup> of mo. following enrollment request.	Permits enrollment in another MA-PD or an MA plan w/out drug coverage and a PDP.	Note this SEP does <u>not</u> allow return to original Medicare.	MA 30.4.4(13) PDP 20.3.8(8)(G)
You are enrolled in a chronic care SNP and you either want to leave or to switch to another SNP Type: SEP	In most cases, you may not change plans unless you qualify for another MA enrollment period.		Note that you <u>may</u> join a different SNP for a different qualifying condition (see above).	In contrast, duals and institutionalized individuals have continuous SEPs so may disenroll at any time.	PDP 20.3.8(8)(G) MA 30.4.4(13)

**INITIAL ENROLLMENT PERIODS, FIRST TIME ENROLLMENTS IN MA PLANS AND ASSOCIATED RIGHTS TO CHANGE**

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
<p>You are newly eligible for Part D<sup>11</sup> and you enroll in Part B at the same time.</p> <p>Type: ICEP<sup>12</sup> and IEP<sup>13</sup> and OEPNEW<sup>14</sup></p>	<p>You have 3 overlapping enrollment periods. The ICEP and IEP periods both are 7 mos., beginning 3 mos. before mo. of eligibility and continuing 3 mos. after.</p> <p>The OEPNEW period starts the mo. of eligibility and continues for 2 mos. after or until Dec. 31 of the same year, whichever is earlier.</p>	<p>1<sup>st</sup> of mo. following enrollment request but no earlier than 1<sup>st</sup> mo. of eligibility.</p> <p>The combined ICEP/IEP period ends if you enroll in an MA-PD. If you enroll in a PDP, you have used up the IEP but still have your ICEP available, which permits a change to an MA-PD during the period. Enrollment in the MA-PD will then close the ICEP. The OEPNEW gives all newly eligible beneficiaries one more opportunity to make an MA-related only switch (see note 6).</p>	<p>All for combined ICEP/IEP. If you joined a PDP, the remaining ICEP only allows disenrollment from the PDP to join an MA-PD. The OEPNEW allows MA -related changes only (see note 6).</p>	<p>This is a combined IEP/ICEP/OEPNEW.</p>	<p>MA 30.2 and 30.2.1 PDP 20.1 MA 30.3.1 PDP 20.3.8(8)(E)</p>

<sup>11</sup> You are eligible for Part D if you: are entitled to Part A and/or are enrolled in Part B; permanently reside in the service area of a PDP; and are not incarcerated.

<sup>12</sup> ICEP is Initial Coverage Election Period.

<sup>13</sup> IEP is Initial Enrollment Period

<sup>14</sup> OEPNEW is Open Enrollment Period for Newly Eligible Individuals.

You become eligible for Part D for the first time (you are entitled to Part A) but you have not enrolled in Part B. Type: IEP	7 mo. period beginning 3 mos. before mo. of eligibility and continuing 3 mos. after.	1 <sup>st</sup> of mo. following enrollment request but no earlier than 1 <sup>st</sup> mo. of eligibility. The enrollment period expires once an enrollment is effective.	May join a PDP only.	Applies primarily to people who choose not to join Part B because they are still employed.	PDP 20.1
Your Part A eligibility is retroactive. Type: IEP	IEP is 4 mos., beginning the mo. in which you receive your eligibility notice and continuing for 3 additional mos.	Enrollment cannot be retroactive.	If you do not enroll in Part B, you may join a PDP only.		PDP 20.1
You enroll in Part B at a later time, e.g., upon retirement. Type: ICEP and OEPNEW	You have two enrollment periods. ICEP starts 3 mos. before date of first eligibility for both Part A and Part B and ends as late as 3 mo. after the mo. of eligibility. Once an enrollment is effective, the ICEP ends. OEP NEW begins the mo. of Part B eligibility and continues for 2 more mos. or until Dec. 31, whichever is earlier.	ICEP election is effective 1 <sup>st</sup> of mo. following enrollment request but not earlier than the month in which Part B enrollment begins. OEPNEW election effective 1 <sup>st</sup> of mo. following enrollment request.	Both elections are MA-related only (see note 6).		MA 30.2 MA 30.3.1 PDP 20.3.8(8)(E)
You lived abroad or were incarcerated when you turned 65. Type: IEP	7 mo. period beginning 3 mos. before return or release and continuing 3 mos. after.	1 <sup>st</sup> of mo. following enrollment request but no earlier than month of return or release. Once an enrollment is effective, the enrollment period ends.	May join a PDP. May join an MA-PD only if eligible for Part A and enrolled in Part B.	See also combined ICEP/IEP/OEP NEW) if also enrolled in Part B.	PDP 20.1 MA 30.2.1

You are already eligible for Medicare (e.g., disabled) and turn 65. Type: IEP	7 mo. period beginning 3 mos. before mo. of 65 <sup>th</sup> birthday and continuing 3 mos. after.	1 <sup>st</sup> of mo. following enrollment request but no earlier than month of 65 <sup>th</sup> birthday. Once an enrollment is effective, the enrollment period ends.	May join a PDP. May join an MA-PD only if eligible for Part A and enrolled in Part B.	These beneficiaries have a second initial election period.	PDP 20.1 MA 30.2.1
You are not entitled to Premium-free Part A and you enroll in Part B during the Part B General Enrollment Period. TYPE: SEP	Begins April 1 and ends June 30.	July 1.	PDP only.	The Part B General Enrollment Period is April-June with Part B enrollment effective July 1.	PDP 20.3.8(6)
You dropped a Medigap plan to join an MA plan <i>for the first time</i> . During your 12 mo. "trial period" you want to drop the MA plan. Type: SEP	3 mo. period starting the mo. you disenroll from MA-PD, continuing for next 2 mos.	Depends on circumstances.	Allows disenrollment from MA-PD and enrollment in PDP.	This SEP applies only if the MA plan you joined was an MA-PD.	MA 30.4.4 (6) PDP 20.3.8(8)(B)
You have ESRD and received a retroactive notice of Medicare entitlement. Type: SEP	3 mo. period starting mo. notice received, continuing for next 2 mos.	1 <sup>st</sup> of mo. following enrollment request.	Allows enrollment in MA-PD if you are currently enrolled in a health plan run by the same organization.	Requires that you developed ESRD while in your current health plan.	MA 30.4.4(7)
You already qualify for Part D. You later receive notice of a retroactive entitlement to either Part A or Part B (see note 10). Type: SEP	3 mo. period starting mo. notice of the retroactive determination was received, continuing for next 2 mos.	Depends, but not earlier than 1 <sup>st</sup> of mo. that the notice was received. Enrollment will not be retroactive.	Allows enrollment in MA-PD. Also permits disenrollment from PDP in order to join MA-PD.	Addresses administrative delay. You already were entitled to Part D but not to MA-PD coverage.	MA 30.4.4(8)
You joined an MA plan during the Initial Enrollment Period surrounding your 65 <sup>th</sup> birthday and now want to go back to Original Medicare. Type: SEP65	Starts the effective date of MA enrollment, continues for 12 mos. PDP enrollment must be simultaneous with MA-PD disenrollment	1 <sup>st</sup> of mo. following request to enroll in a PDP.	Allows disenrollment from MA to join Original Medicare. If enrolled in an MA-PD, also allows enrollment in a PDP. Does not apply if you are in an MSA Plan.	You have 12 mos. from MA enrollment to drop your MA plan.	MA 30.4.5 PDP 20.3.8.8(A)

## CHANGE IN RESIDENCE, INCLUDING INCARCERATION

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
You permanently move to a new service area and tell the plan. Type: SEP	If you tell the plan before you move, the SEP starts the mo. prior to the move. Otherwise, SEP starts when you notify the plan. SEP continues until 2 mo. after the SEP began or after the mo. of the move, whichever is later.	<p>Enrollment: You can choose an effective date up to 3 mo. after submitting enrollment forms but no earlier than date of move and only after the request is submitted.<sup>15</sup></p> <p>Disenrollment: With advance notice, plan disenrolls you effective the 1<sup>st</sup> of the mo. following the mo. of your stated move. If notified following the move, the plan generally must disenroll the you effective the 1<sup>st</sup> of mo. following the date when notice was given.</p> <p>You can request that disenrollment be retroactive to the date of the move. Requires CMS approval.</p>	All (see note 1)	<p>SEPs for change of residence apply even if you do not currently belong to any Part D plan.</p> <p>SEPs also apply if Part D eligibility was suspended while living abroad or incarcerated. (See also p.8 if you were incarcerated when you turned 65.)</p> <p>CMS considers a move “permanent” if it is for more than 6 months. MA plans, however, may offer a visitor/traveler program for members absent from the plan area for up to 12 months. MA plans can, in some cases, retain</p>	PDP 20.3.1 PDP 40.2.1 MA 30.4.1 MA 50.2.1 MA 20.3

<sup>15</sup> See PDP 20.3.1 for examples.

<sup>16</sup> For example, if you physically move on February 12 but does not report a change of residence until June 10, it appears that the SEP can begin in June and continue through August.

				<p>members who move to a “continuation area.”</p> <p>Note: It appears that the month of the move can be construed to be any month between the first and 6th mo. in which the beneficiary decides that the move is “permanent.”<sup>16</sup></p>	
<p>You move to a new service area and do not tell your plan. Type: SEP</p>	<p>Starts the 6th mo. after the plan learns of move and continues for 2 more mos.</p>	<p>Enrollment: 1<sup>st</sup> of mo. following enrollment request.</p> <p>Disenrollment: If a PDP sponsor discovers that you moved, the sponsor must try to verify the move. If no verification can be made, the sponsor must disenroll you, effective the 1st of the mo. after a 6 mo. period that commenced when the plan learned of the move. MA sponsors who offer extended “visitor” or “traveler” programs aren’t forced to disenroll you until the 13<sup>th</sup> month after discovery.</p>	All	<p>Plan usually learns from CMS or USPS. Plan must send you a letter confirming disenrollment.</p> <p>CMS considers a move “permanent” if it is for more than 6 mos. MA plans, however, have the option of offering a visitor/traveler program for members absent from the plan area for up to 12 mos. MA plans can, in some cases, retain members who move to a “continuation area.”</p>	<p>PDP 20.3.1 PDP 40.2.1 MA 30.4.1 MA 50.2.1</p>

## OTHER NON-MEDICARE COVERAGE

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
You involuntarily lost creditable coverage. Type: SEP	Starts mo. you receive notice and ends 2 mos. after notice or 2 mos. after the loss, whichever is later.	You can choose an effective date from the 1 <sup>st</sup> of the month following your request up to 2 mos. after the end of the SEP.	All (see note 1)	A reduction in coverage so it is less than creditable counts as a "loss." Losing coverage because of failure to pay premiums is not "involuntary."	PDP 20.3.5 MA 30.4.4(9)(A)
You want to disenroll from an employer or union group plan and join a Part D plan. Type: SEP	Begins at start of employer open season or other period when employer plan allows changes and ends 2 mos. after the mo. employer coverage ends.	You can choose an effective date up to 3 mos. after completing the enrollment request but no sooner than the 1 <sup>st</sup> of mo. following request.	All	Available for both voluntary and involuntary disenrollment from employer coverage. Doesn't matter whether employer coverage was creditable. Includes COBRA.	PDP 20.3.8(1) MA 30.4.4(1)
You want to drop Part D to join an employer plan. Type: SEP	Begins at start of employer open season or other period when employer plan allows changes and continues through employer enrollment period.	You can disenroll up to 3 mos. after submitting request, but no sooner than the 1 <sup>st</sup> of mo. following request.	Can leave PDP or MA-PD.		PDP 20.3.8(1) MA 30.4.4(1)

<p>You were misinformed about whether you had creditable coverage. Type: SEP</p>	<p>Starts mo. CMS gives approval to request and lasts 2 additional mos.</p>	<p>1<sup>st</sup> of mo. following enrollment or disenrollment request. SEP ends once enrollment or disenrollment is effective.</p>	<p>All</p>	<p>Awarded on case-by-case basis. Must demonstrate that you were misinformed. Misunderstanding is not enough. Using this SEP, you do not have to wait for employer's open season. Useful if you thought you had creditable coverage and find out you did not. If you discover that you already have creditable coverage and want to get out of a Part D plan, you can more easily use the SEP for other creditable coverage (see p. 14).</p>	<p>PDP 20.3.6 MA 30.4.4(9)(B)</p>
<p>You belong to an SPAP. Type: SEP</p>	<p>Starts on enrollment in the SPAP. Allows one request per year.</p>	<p>1<sup>st</sup> of mo. following enrollment request.  SEP is used up once enrollment or disenrollment is effective but will be available again in the next plan year.</p>	<p>All</p>	<p>SPAP must be qualified by CMS.  The state may act on the your behalf.</p>	<p>PDP 20.3.8(9) MA 30.4.4(11)</p>

You lose SPAP eligibility TYPE: SEP	Starts mo. you are no longer eligible, continues for next 2 mos.	1 <sup>st</sup> of month following enrollment	Join an MA-PD or PDP		PDP 20.3.8(9) MA 30.4.4(11)
You have Part D coverage and want to drop it because you already have other creditable coverage or you are starting other creditable coverage. Type: SEP	Ongoing.	1 <sup>st</sup> of mo. following Plan's receipt of disenrollment request. Does not provide for retroactive disenrollment.	Disenroll only from Part D but you may also enroll in an MA-only plan.	If you have both Part D coverage and other creditable coverage, you can drop the Part D coverage at any time for any reason (e.g. having both is too expensive or redundant). Also works if you start creditable coverage from any source and want to disenroll from Part D. Not necessary to show error or misinformation.	PDP 20.3.8(11) MA 30.4.4(14)

## RIGHTS FROM ERRORS / VIOLATIONS / SANCTIONS

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
You were enrolled or disenrolled in a plan because of a mistake by a federal employee. Type: SEP	Begins mo. CMS approves the SEP and continues for 2 more mos. following the approval.	Case by case.	Case by case	CMS must approve this SEP. Applies to "action, inaction or error" by federal employee. Errors by plan employees or agents are not considered errors by federal employees.	PDP 20.3.7 MA 30.4.4(9)(C)
You enrolled in a plan based on misleading information provided by plan employees, agents or brokers. Type: SEP	Case by case. New enrollment can be permitted up to 3 mos. after disenrolling from the plan.	Case by case. Can be prospective or retroactive.	All	Covers marketing abuses by PDPs and all MA plans, with or without a drug component (e.g. stand alone PFFS). CMS will assist in choosing new plan.	PDP 20.3.3 MA 30.4.2
Your plan violated its contract with you by failing to provide benefits. Type: SEP	Case by case. New enrollment can be permitted up to 3 mos. after disenrolling from the plan.	Case by case. Can be prospective or retroactive.	All	Violations can include failure to provide timely benefits or to meet quality standards.	PDP 20.3.3 MA 30.4.2

Your plan terminated its contract with CMS. Type: SEP	Starts 2 mos. before termination effective date and ends 1 mo. after the month in which contract was terminated.	Beneficiary can pick an enrollment date starting from the mo. after notice is given up to 2 mos. after termination.	All	Plan must send you notice 60 days before the effective date of the termination.	PDP 20.3.4 MA 30.4.3
CMS terminated your plan's contract. Type: SEP	Starts 1 mo. before termination effective date and ends 2 mos. after.	Beneficiary can pick enrollment date up to 3 mos. after the month of termination.	All	Plan must send you notice 30 days before the effective date of the termination.	PDP 20.3.4 MA 30.4.3
CMS immediately terminates your plan's contract. Type: SEP	Case by case	Case by case.	All	Termination may be mid-month.	PDP 20.3.4 MA 30.4.3
CMS sanctioned your plan and you want to disenroll in connection with that sanction. Type: SEP	Case by case	Case by case.	All	Usually applies when the reason for the sanction was an action that affected you.	PDP 20.3.8(2) MA 30.4.4(2)

## DISENROLLMENT FROM COST PLANS WITH PART D SUPPLEMENTS

<u>Why</u>	<u>Period</u>	<u>Effective Date</u>	<u>Enrollment Changes Allowed</u>	<u>Comments</u>	<u>Sources</u>
You disenrolled from a cost plan with a Part D supplement. Type: SEP	Starts mo. you request disenrollment, continues until you request another enrollment or until the last day of 2 <sup>nd</sup> mo after cost plan ends – whichever is earlier.	1 <sup>st</sup> of mo. following enrollment request.  SEP ends once enrollment is effective.	Allows enrollment in PDP or MA-PD		PDP 20.3.8(12) MA 30.4.4(9)(D)