

## Quick Guide to Common SEPs Enrollment in Medicare Drug Coverage

<b>Continuous (May enroll at any time)</b>	<ul style="list-style-type: none"> <li>• Full dual-eligibles, Medicare Savings Program enrollees, and all other beneficiaries receiving LIS</li> <li>• Beneficiaries residing in long-term care facilities</li> </ul>
<b>Two Months</b>	<ul style="list-style-type: none"> <li>• Moving out of a long-term care facility</li> </ul>
<b>Three Months</b>	<ul style="list-style-type: none"> <li>• Loss of dual-eligible status or SPAP eligibility</li> <li>• Loss of LIS eligibility at the end of the plan year [SEP is from January 1 to March 31]</li> <li>• Loss of LIS eligibility during the plan year [SEP is from month of notification to two months later]</li> <li>• An involuntary loss of creditable coverage</li> <li>• Inadequate notification of creditable coverage status</li> <li>• Permanent move from plan's service area with notification to plan after moving [SEP begins the month of notification and ends 2 months later]</li> <li>• Permanent move from a plan's service area with <u>no</u> notification to the plan [SEP lasts from the 6<sup>th</sup> month to the 8<sup>th</sup> month after the move]</li> <li>• Those not entitled to premium-free Part A who enroll in Part B during the General Enrollment Period (GEP) [April 1 to June 30 with coverage effective July 1]</li> <li>• Those with enrollment or non-enrollment due to an error by a federal employee</li> <li>• Those enrolling in an EGHP plan or disenrolling from an EGHP to enroll in a drug plan</li> <li>• Those found ineligible for a SNP after enrollment or those losing SNP eligibility</li> </ul>
<b>Three to Four Months</b>	<ul style="list-style-type: none"> <li>• Permanent move from a plan's service area with notification to the plan prior to moving [SEP depends on date of plan notification and thus begins the month prior to move or the month of the move and ends 2 months after the move]</li> </ul>
<b>Seven Months</b>	<ul style="list-style-type: none"> <li>• Individuals eligible for Medicare due to a disability have an additional Part D IEP upon attaining age 65 [Additional Part D IEP is 3 months before to 3 months after 65th birthday]</li> </ul>
<b>Twelve Months</b>	<ul style="list-style-type: none"> <li>• Those turning 65 who are enrolling in Medicare for the first time and join an MA-PD plan during their IEP</li> <li>• Beneficiaries who drop a Medigap policy to join an MA-PD plan for the first time</li> </ul>
<b>Calendar Year</b>	<ul style="list-style-type: none"> <li>• Individuals belonging to a qualified SPAP are eligible to make <u>one</u> enrollment choice at any time [SEP ends upon enrollment in new plan]</li> </ul>
<b>Discretionary</b>	<ul style="list-style-type: none"> <li>• Individuals may disenroll at any time from a plan to enroll in or maintain other creditable drug coverage</li> <li>• Those eligible for a Chronic Care SNP to enroll in a C-SNP at any time regardless of prior Part D enrollment</li> <li>• Upon disenrollment from a PDP at any time in order to enroll in an MA SNP</li> <li>• Other situations give CMS discretion to create a SEP [SEP length is dependent upon CMS's decision]</li> </ul>