

OEP Marketing Guidelines

WHAT TO DISCUSS AND WHAT TO AVOID



You CAN discuss OEP with the beneficiary if they:

- ✓ Proactively approach you as part of your usual conversations to determine eligibility.
 - ✓ Openly express dissatisfaction regarding enrollment into a plan they feel does not suit them and request assistance in finding a new plan (e.g., they may not have sat with a professional to review their existing MA/MAPD, or made their AEP election online and did not fully understand the plan details).
 - ✓ Unknowingly changed plans during AEP and have requested a solution from you.
 - ✓ Express the cost of their newly joined plan is too high and they would like other options.
 - ✓ Feel they have made a poor decision because they were pressed for time during AEP and request assistance.
 - ✓ Have been prescribed a different medication that is not covered under their new plan and ask for help.
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You CANNOT discuss OEP with the beneficiary by:

- ✗ Knowingly targeting individuals who are eligible for an OEP and/or SEP election
- ✗ Utilizing the OEP period as an additional opportunity to make commissions
- ✗ Mentioning the OEP period to members who switched carriers during AEP, unless the beneficiary approaches you
- ✗ Posting flyers and/or distribute materials concerning OEP at events
- ✗ Probing and asking the beneficiary if they are happy with their health plan
- ✗ Asking if the beneficiary would consider switching to another plan and then explaining OEP
- ✗ Outreach to existing clientele with the intention of educating them on the OEP