

OEP Compliance Guide

Even with the OEP restrictions from the Centers for Medicare and Medicaid Services, there are lots of opportunities to grow your book of business outside of AEP. To help agents navigate this tricky time, Humana has created a conversation guide to help you feel more confident when a client approaches you about making a Medicare change during the OEP.

Client-Initiated Conversations

When a client expresses any sort of dissatisfaction with the plan they've selected, agents may then discuss the client's available election periods (SEP's, OEP, etc.)

Examples include but are not limited to:

“

I really don't like this PPO plan I selected. Can I pick another plan?

”

“

Do I have to keep this plan until next October, or do I have a chance to change before then?

”

“

Can you tell me what other plans you have in my area?

”



If a client initiates the topic with an agent, at the beneficiary's request, you are allowed to talk about options to switch during OEP, send plan marketing materials, have a 1:1 meeting, or provide information on the OEP through a call center. As a reminder, unsolicited phone calls are never permitted.

OEP Talking Points

If a client approaches you during the OEP, the following scenarios will help you navigate the conversation—compliantly.

Scenario A

SITUATION

One of your clients expresses dissatisfaction with their plan on a follow-up call you make post-enrollment.

AGENT RESPONSE

“
I’m sorry to hear that you’re unhappy with your plan. I’d like to ask you a few questions to understand why you aren’t satisfied and see if you qualify for special enrollment.”
”

EXPLANATION

If your client indicates dissatisfaction with the plan they’ve selected, you can inform your client that they have the ability to make a plan choice if they are an eligible candidate to switch plans during the OEP.

Scenario B

SITUATION

You have a table set up at a local retailer and someone asks about their options for enrollment even though AEP is over.

AGENT RESPONSE

“
AEP ended on Dec 7. But if you’re enrolled in an MA or MAPD plan as of Jan 1, you’re allowed to make one plan change during the OEP, which runs from Jan 1 – Mar 31. Or you may qualify for a Special Enrollment Period. I’d be happy to send additional materials or set up a meeting to go through the details.”
”

EXPLANATION

Only if someone specifically asks about their options for enrollment would it be acceptable to answer the question with all of their options for enrollment, including the OEP.

Scenario C

SITUATION

A fellow agent tells you that he wasn’t able to contact all of his book of business during AEP, and asks your opinion on whether or not he can contact them during OEP to promote other plan options?

AGENT RESPONSE

No, that would be a violation of CMS guidelines.

EXPLANATION

CMS prohibits agents from targeting the OEP as an opportunity to make further sales.