

Marketing During Open Enrollment Period (OEP)



Outside of the Annual Enrollment Period (AEP) you should conduct business as usual – build loyalty by servicing existing members and focus on your selling opportunities, including individuals aging into Medicare, consumers with chronic conditions and consumers eligible for Dual Special Needs Plans (DSNPs), and Medicare Supplement Insurance, not to mention the many other Special Election Period (SEP) circumstances that could arise.

Agents May Do

- ✓ Educate consumers about the OEP if you are enrolling them into a plan, or they have reached out to you about their dissatisfaction with their current plan.

For example, when enrolling someone, you may say, “If you enroll in this plan and decide its not the right fit, you may have the opportunity to make a change to a plan that better meets your needs. Call me and I can help determine whether you are eligible.” If a consumer reaches out to you and says they are unhappy with their current plan, you can tell them about the OEP, and ask if they’ve already used that election period.

Agents Must

- ✓ Determine if the consumer has a valid election period and which election period is best for the consumer’s circumstances.

Agents Must Not Do

- ✗ Intentionally market the OEP or the opportunity to switch or change plans during the OEP.
- ✗ Contact a consumer about the OEP with the intention of getting the consumer to select another plan.
- ✗ Use the marketing pieces that highlight the OEP or the opportunity to change plans during the OEP.
- ✗ Make assumptions on which election period to use.