

There are several scenarios that allow for Medicare beneficiaries to be marketed to, and enrolled, throughout the year; these are called Special Enrollment Periods (also known as Special Election Periods) or an SEP.

This email is intended to provide clarification and general reminders about frequently used SEP's and to provide information on how to help your clients qualify for extra help on their prescription drug costs.

SEP Scenario Grid:

SEP Scenario	When Can They Enroll?	When will their coverage begin?	SEP Code-CHS Application
Individual gets "extra help" with Part D drug costs- Low Income Subsidy (LIS)	Anytime of the year, they may change plans as often as they wish at any time of the year.	After completing an enrollment form coverage begins on the 1 st day of the following month	MPC
Individual has Medicare and Medicaid (QMB, SLMB, Other State Medicaid Programs)	Anytime of the year, they may change plans as often as they wish at any time of the year.	After completing an enrollment form coverage begins on the 1 st day of the following month	MMM
Individual is just turning 65- New to Medicare	3 months before, the month of, and 3 months after their 65 birthday (a 7 month window)	If they complete an enrollment form before turning 65, coverage begins on the 1 st day of their birthday month. If they complete an enrollment form after their birthday month coverage begins the 1 st day of the following month	NMC
Individual is under age 65 and currently has Medicare (due to disability) but is now turning 65	3 months before, the month of, and 3 months after their 65 birthday (a 7 month window)	If they complete an enrollment form before turning 65, coverage begins on the 1 st day of their birthday month. If they complete an enrollment form after their birthday month coverage begins the 1 st day of the following month	NON-OMD
Individual is disable (any age) and new to Medicare.	An individual must be disabled for 24 months before eligible for Medicare benefits. They can enroll beginning 3 months before their 25 th month of disability, the 25 th month of disability, and 3 months thereafter (a 7 month window)	If they complete an enrollment form before their 25 th month, coverage begins on the 1 st day of 25 th month. If they complete an enrollment form after their 25 th month coverage begins the 1 st day of the following month.	NMC
Individual had only Part A but has signed up for Part B during the General Enrollment Period (January 1 st – March 31 st)	April 1–June 30	July 1 st	NON-GEP

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Individual (or their spouse) was working/employed and covered by a group plan- their coverage is now ending (includes Cobra)	2 full months after employer coverage ends	After completing an enrollment form coverage begins the 1 st day of the following month	LEU- Include date coverage ends
Individual lives in a Nursing Home/Institution	Anytime while living in an institution and 2 months after leaving an institution	After completing an enrollment form coverage begins the 1 st day of the following month	MLT- Include moving date if applicable
Individual is moving out of their current plans service area	1 month before the move and 2 months after the move, Or... The month the plan is informed of the move and 2 months after	After completing an enrollment form coverage begins the 1 st day of the following month	MSA – Include date of move
Individual is losing other creditable drug coverage	2 months after coverage is lost/ends	After completing an enrollment form coverage begins the 1 st day of the following month	ICP- Include date coverage ends
Individual was in jail	2 months after being released from jail	After completing an enrollment form coverage begins the 1 st day of the following month	NON-Jail
Individual is losing Medicaid	2 months after learning that Medicaid coverage will end	After completing an enrollment form coverage begins the 1 st day of the following month	NON-QLM- Include date Medicaid benefits end
Individual has been living outside of the United States	2 months after returning to the US	After completing an enrollment form coverage begins the 1 st day of the following month	MSA- Include date of move
Individual is enrolled in a Special Needs Plan (SNP) but is no longer eligible for the plan and is losing coverage	Beginning when SNP eligibility status is lost and up to 3 months after coverage ends	After completing an enrollment form coverage begins the 1 st day of the following month	IDS-Include date plan ends

Help your Clients enroll in LIS/ Extra Help for their prescription drug costs. See tips below:

How to apply for Extra Help?

It's free and easy to apply for Extra Help. There are 3 ways to apply:

1. Visit [socialsecurity.gov/i1020](https://www.socialsecurity.gov/i1020)
2. Call Social Security at [1-800-772-1213](tel:1-800-772-1213) to apply by phone, get a paper application mailed, or make an appointment at your local Social Security office.
3. Visit [Medicare.gov/contacts](https://www.Medicare.gov/contacts) or call **1-800-MEDICARE** ([1-800-633-4227](tel:1-800-633-4227)) and say "Medicaid" to apply through your Medicaid office.

