



Policy:	MA.4005
Title:	OneCare Election Periods and Effective Dates
Department:	Customer Service
Section:	Not Applicable
<i>CEO Approval:</i>	<i>/s/ Michael Hunn 12/16/2024</i>
Effective Date:	08/01/2005
Revised Date:	12/01/2024
Applicable to:	<input type="checkbox"/> Medi-Cal <input checked="" type="checkbox"/> OneCare <input type="checkbox"/> PACE <input type="checkbox"/> Administrative

I. PURPOSE

This policy describes OneCare Election Periods available to Members and effective dates for enrollment and disenrollment.

II. POLICY

- A. An individual may enroll and disenroll in OneCare, in accordance with CalOptima Policies MA.4003: Member Enrollment and MA.4004: Member Disenrollment.
- B. There are five (5) types of Election Periods applicable to OneCare during which an individual may make an Election. They are the:
 1. Annual Election Period (AEP);
 2. Initial Coverage Election Period (ICEP);
 3. Initial Enrollment Period for Part D (IEP-D);
 4. Special Election Periods (SEP); and
 5. Medicare Advantage Open Enrollment Period (MA OEP).
 6. Open Enrollment for Institutionalized Individuals (OEPI)
- C. If an individual is eligible for more than one (1) Election Period but does not indicate a preferred effective date or CalOptima Health is unable to contact the individual, CalOptima Health shall assign an effective date using the following ranking of Election Periods (1 = Highest, 4 = Lowest):
 1. ICEP/IEP-D
 2. MA OEP
 3. SEP
 4. AEP

5. OEPI

- D. CalOptima Health shall accept all Elections for OneCare during the ICEP/IEP-D, MA OEP, SEP, and AEP, unless a CMS-imposed capacity limit applies.
- E. Initial Coverage Election Period (ICEP): The ICEP is the period during which an individual newly eligible for OneCare may make an initial enrollment request. This period begins three (3) months immediately before the individual's first (1st) entitlement to both Medicare Part A and Part B and ends on the latter of:
 - 1. The last day of the month preceding entitlement to both Part A and Part B; or
 - 2. The last day of the individual's Part B initial enrollment period.
 - 3. The initial enrollment period for Part B is the seven (7) month period that begins three (3) months before the month an individual meets the eligibility requirements for Part B and ends three (3) months after the month of eligibility.
- F. Initial Enrollment Period for Part D (IEP for Part D): The Initial Enrollment Period for Part D (IEP for Part D) is the period during which an individual is first (1st) eligible to enroll in a Part D plan. In general, an individual is eligible to enroll in a Part D plan when they are entitled to Part A OR are enrolled in Part B, AND permanently reside in OneCare's service area. The initial enrollment period for Part B is the seven (7) month period that begins three (3) months before the month an individual meets the eligibility requirements for Part B and ends three (3) months after the month of eligibility.
- G. Special Election Period (SEP): Special election periods are election periods outside of the Part D IEP, ICEP, AEP, OEPI, or MA OEP, when an individual may elect a plan or change their current election. The effective date of an election made during an SEP is the first (1st) day of the month following the month in which the election is made, unless otherwise noted that the effective date may be retroactive or prospective past the following month. Coverage effective dates are always in whole calendar month increments; both retroactive and prospective effective dates are always the first (1st) of the calendar month. Depending on the nature of the special election period, an individual may:
 - 1. Discontinue enrollment in OneCare and enroll in Original Medicare
 - 2. Switch from Original Medicare to OneCare
 - 3. Switch from OneCare to another MA plan.
- H. Other SEPs available to eligible individuals, as outlined in CMS Medicare Managed Care Manual Chapter 2: Medicare Advantage Enrollment and Disenrollment, Section 30.4:
 - 1. Change in Residence
 - 2. Contract Violation
 - 3. Non-Renewals of Terminations
 - 4. Exceptional Conditions:
 - a. Individuals who disenroll in connection with a CMS sanction
 - b. Individuals in the Program of All-inclusive Care for the Elderly (PACE)

- c. Individuals whose Medicare entitlement determination was made retroactively
 - d. Individuals who lose special needs status
 - e. Individuals who belong to a qualified State Pharmaceutical Assistance Program (SPAP) or who lose SPAP eligibility
 - f. Individuals Who Gain, Lose, or Have a Change in their Dual or LIS-Eligible Status
 - g. Enrollment Into a Chronic Care Special Needs Plan (SNP) or for Individuals Found Ineligible for a Chronic Care SNP
 - h. Enroll in an MA Plan, PDP or cost plan with a performance rating of five (5) stars
 - i. Non-U.S. Citizens who become lawfully present
 - j. Providing individuals who requested materials in accessible formats equal time to make enrollment decisions
 - k. Government entity-declared disaster or other emergency
 - l. Individuals enrolled in a plan placed in receivership
 - m. Individuals enrolled in a plan that has been identified by CMS as a consistent poor performer
 - n. Individuals who enroll in Medicare premium-Part A or Part B using an exceptional condition SEP, as described in 42 CFR Parts 406.27 and 407.23
 - o. Other exceptional circumstances
 - p. Beneficiaries aged sixty-five (65) (SEP65)
 - q. Significant change in provider network
 - r. CMS and State-Initiated Enrollments.
- I. Annual Election Period (AEP): During the AEP, eligible individuals may enroll in or disenroll from OneCare. The last enrollment request made as determined by the application date, will be the enrollment request that takes effect. If an individual elects OneCare during the AEP for the following year's benefit package, CalOptima Health shall enroll the Individual for an Effective Date of Coverage of January 1st of the following year.
- J. Open Enrollment for Institutionalized Individuals (OEPI): The OEPI is continuous for eligible individuals. For purposes of enrollment under the OEPI election period, an institutionalized individual is defined as an individual who moves into, resides in, or moves out of an institution. The OEPI ends two months after the month the individual moves out of the institution.

III. PROCEDURE

Not Applicable

IV. ATTACHMENT(S)

Not Applicable

V. REFERENCE(S)

- A. CalOptima Contract with the Centers for Medicare & Medicaid Services (CMS) for Medicare Advantage
- B. CalOptima Policy MA.4003: Member Enrollment
- C. CalOptima Policy MA.4004: Member Disenrollment
- D. Centers for Medicare & Medicaid Services (CMS) Medicare Advantage and Part D Enrollment and Disenrollment Guidance Updated: August 2024
- E. Title 42, Code of Federal Regulations (C.F.R.), §§ 406.27, 407.23, 422.60, and 422.68

VI. REGULATORY AGENCY APPROVAL(S)

None to Date

VII. BOARD ACTION(S)

None to Date

VIII. REVISION HISTORY

Action	Date	Policy	Policy Title	Program(s)
Effective	08/01/2005	MA.4005	Election Periods and Effective Dates	OneCare
Revised	08/01/2012	MA.4005	Election Periods and Effective Dates	OneCare
Revised	02/01/2014	MA.4005	Election Periods and Effective Dates	OneCare
Revised	04/01/2016	MA.4005	Election Periods and Effective Dates	OneCare
Revised	05/01/2017	MA.4005	Election Periods and Effective Dates	OneCare
Revised	06/01/2018	MA.4005	Election Periods and Effective Dates	OneCare
Revised	11/01/2018	MA.4005	Election Periods and Effective Dates	OneCare
Revised	05/01/2019	MA.4005	Election Periods and Effective Dates	OneCare
Revised	04/01/2020	MA.4005	Election Periods and Effective Dates	OneCare
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Revised	12/01/2023	MA.4005	OneCare Election Periods and Effective Dates	OneCare
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IX. GLOSSARY

Term	Definition
Annual Enrollment Period (AEP)	October 15 through December 7 of every year.
Effective Date of Coverage/Enrollment	The date on which an individual's coverage in CalOptima Health begins. CalOptima Health must determine the effective date of enrollment for all enrollment requests. Instructions for determining the correct effective date of coverage are provided in the Centers for Medicare & Medicaid Services (CMS) Medicare Managed Care Manual, Chapter 2: Medicare Advantage Enrollment and Disenrollment, §30.6.
Election	Enrollment in, or voluntary disenrollment from, an MA plan or the traditional Medicare fee-for-service program ("Original Medicare") constitutes an election. (Disenrollment from Original Medicare would occur only when an individual enrolls in an MA plan.) The term "election" is used to describe either an enrollment or voluntary disenrollment. If the term "enrollment" is used alone, however, then the term is used deliberately, i.e., it is being used to describe only an enrollment, and not a disenrollment. The same applies when the term "disenrollment" is used alone, i.e., the term is being used to describe only a disenrollment, and not an enrollment.
Election Period	The time(s) during which an eligible individual may request to enroll in or disenroll from an MA plan. The type of election period determines the effective date of MA coverage as well as the types of enrollment requests allowed. There are several types of election periods, all of which are defined under §30.
Initial Coverage Election Period (ICEP)	The three (3) months immediately before the individual's entitlement to both Medicare Part A and Part B.
Institution	A facility that meets Medicare's definition of a skilled nursing facility, such as a nursing home and any medical institution or nursing facility for which payment is made for institutionalized individuals under Medicaid, as defined in section 1902(q)(1)(B) of the Social Security Act. Institutions do not include assisted or adult living facilities, or residential homes.
Medicare Advantage Disenrollment Period (MADP)	MA plan enrollees have an annual opportunity to prospectively disenroll from any MA plan and return to Original Medicare between January 1 and February 14 of every year.
Member	An enrollee-beneficiary of the OneCare program.
Open Enrollment Period (OEP)	An annual Election Period, as determined by the Centers for Medicare & Medicaid Services (CMS) during which time an eligible beneficiary may elect a Medicare Advantage plan or Original Medicare.
Original Medicare	The traditional Medicare Fee-for-Service health plan has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance).
Special Election Periods (SEP)	<p>Special Election Periods (SEP) are periods outside of the usual ICEP, AEP or MA OEP when an individual may elect a plan or change his or her current plan election. An SEP is provided to individuals for:</p> <ol style="list-style-type: none"> 1. Changes in residence: The individual has made a change in residence outside of the service area or continuation area or has experienced another change in circumstances as determined by Centers for Medicare & Medicaid Services (CMS) (other than termination for non-payment of premiums or disruptive behavior) that causes the individual to no longer be eligible to elect the Medicare Advantage plan; 2. Contract Violation: The individual demonstrates that the Medicare Advantage organization offering the Medicare Advantage plan substantially violated a material provision of its contract under Medicare Advantage in

Term	Definition
	<p>relation to the individual, or the Medicare Advantage organization (or its agent) materially misrepresented the plan when marketing the plan;</p> <p>3. Non-renewals or terminations: CMS or the organization has terminated the Medicare Advantage organization's contract for the Medicare Advantage plan in the area in which the individual resides, or the organization has notified the individual of the impending termination of the plan or the impending discontinuation of the plan in the area in which the individual resides; or</p> <p>4. Exceptional conditions as specified in the Medicare Advantage and Part D Enrollment and Disenrollment Guidance.</p>
State Pharmaceutical Assistance Program (SPAP)	State-run programs that provide financial assistance to certain populations to help pay for prescriptions, though coverage varies widely by state, usage and specificity.