

Enrollment Reminders for Sponsors Related to Weather Related Emergencies and Major Disasters

Determining Eligibility for the SEP. As outlined in guidance, individuals have the ability to select that they were impacted by a disaster through the Online Enrollment Center. In the case for which the individual does not attest to a specific election period, sponsors would need to determine eligibility for this SEP. To determine if an individual is eligible for this SEP, sponsors must first attempt to obtain proof that the individual resided in an affected county (e.g., driver's license, utility bills, etc.). If the individual is unable to provide such proof, the sponsor must accept the applicant's attestation that he or she resided in an affected county. For enrollment requests where more than one enrollment effective date is possible, sponsors will need to determine the applicant's desired effective date. Enrollments made pursuant to this SEP are effective the first of the month following the sponsor's receipt of the enrollment request.

Disenrollment after Extended Absence from Service Area. The general rule is that MA plans must disenroll members if their temporary absence from the service area exceeds 6 months. If the MA plan offers a visitor/traveler program, this timeframe can be extended to up to 12 months (see 42 CFR 422.74(b)(2) and (d)(4)). PDP sponsors must disenroll members if their temporary absence from the service area exceeds 12 months (see 42 CFR 423.44(b)(2)(i) and (d)(5)).

If there are indications that an MA plan member is outside the service area temporarily, the plan cannot initiate disenrollment until six months (12 months if the MA plan offers a visitor/traveler program) have passed from the date the plan received the information regarding the member's temporary absence from the service area. PDP sponsors cannot initiate disenrollment based on a temporary absence from the service area until 12 months have passed from the date the plan sponsor received information regarding the member's absence from the service area.

Disenrollment for Failure to Pay Premiums. As outlined in guidance, sponsors that have a policy to disenroll members for failure to pay premiums may establish a policy of not disenrolling members for failure to pay the plan premium during the calendar year or increase the length of the grace period before disenrolling. For example, a sponsor may increase the grace period from 2 months to 6 months to ease the burden for individuals affected by a natural disaster; however, it must provide this extended grace period to everyone in the PBP, not only those in the area affected by the natural disaster, through the end of the calendar year. CMS is encouraging sponsors to take advantage of this flexibility for plans offered in areas for which FEMA has declared an emergency or a major disaster. Sponsors that choose to do so should notify their CMS account manager of the change in policy before implementing such changes.