



**MEDICARE ENROLLMENT & APPEALS GROUP**

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**DATE:** January 28, 2014

**TO:** Medicare Advantage Organizations and Prescription Drug Plan sponsors with Service Areas in Indiana

**FROM:** Arrah Tabe-Bedward  
Director, Medicare Enrollment and Appeals Group

**SUBJECT:** Special Election Period for Medicare Beneficiaries in Indiana Who Are Losing High Risk Pool Supplemental Coverage

The purpose of this memorandum is to inform Medicare Advantage (MA) organizations and Prescription Drug Plan (PDP) sponsors with service areas in Indiana of a Special Election Period (SEP) that will be available to a small group of Medicare beneficiaries who are enrolled in Original Medicare and currently have supplemental coverage through Indiana's high risk pool (Indiana Comprehensive Health Insurance Association (ICHIA)).

**Background:**

Indiana is one of several states currently providing supplemental high risk pool coverage to approximately 6,000 Medicare beneficiaries under age 65. This group includes both disabled individuals and those with end stage renal disease (ESRD). These states allowed beneficiaries enrolled in Original Medicare to buy high risk pool plans to supplement their Medicare coverage. For most enrollees, ICHIA is scheduled to end January 31, 2014.

**Parameters of the SEP:**

Given that most of these beneficiaries do not have guaranteed issue rights to purchase Medigap policies, CMS has established an SEP to allow affected beneficiaries who are otherwise eligible an opportunity to enroll in a MA or PDP plan. This SEP for MA enrollment is just one option that will be available to affected beneficiaries in Indiana. CMS caseworkers will be communicating directly with this population about their options and will help them enroll in a plan, if applicable.

The following guidelines apply to the SEP:

- The one-time SEP will end on March 31, 2014, 2 months following the termination of ICHIA coverage.

- The effective date will be the first day of the month following the date the organization receives the enrollment request.
- This SEP will be available only to individuals who reside in Indiana. MA organizations and PDP sponsors are expected to determine if a beneficiary making an election falls into this population via attestation from the beneficiary as it determines eligibility for enrollments following existing policies outlined in CMS enrollment guidance, but are not required to collect proof from the beneficiary.
- For individuals who contact 1-800-MEDICARE to take advantage of this SEP, organizations may receive enrollments using the “OTH” code and will have accompanying text from the “CMS use only” field that says “high risk pools”.

For individuals enrolled in a state’s high risk pool, prescription drug coverage is considered creditable for the purposes of determining any number of uncovered months based on the new enrollment into the Medicare Prescription Drug plan. Organizations are expected to follow all requirements outlined in Chapter 4 of the Medicare Prescription Drug Coverage Manual for determining numbers of uncovered months and processing any applicable Part D late enrollment penalties.

Beneficiaries have been given a number of resources to contact for additional information, including 1-800-MEDICARE, Medicare.gov, and State Health Insurance Assistance Programs (SHIPs), but may contact MA organizations for additional information or to initiate an election.

### **Questions**

For questions concerning this SEP, please send an email to [pdpenrollment@cms.hhs.gov](mailto:pdpenrollment@cms.hhs.gov) and copy your CMS Account Manager.