

Open Enrollment Period (OEP)

January 1 - March 31

Connect with your book of business

Staying in touch with your book of business is important during OEP. January is the time to reach out to your clients to:

- **make sure they have coverage** (it's not uncommon for carriers to experience system issues at the start of the plan year);
 - walk them through their [MyMedicare.gov](https://www.mymedicare.gov) account to verify coverage or have them [register for an account](#) to get a more personalized Medicare experience;
- make sure they **received their new insurance ID cards for 2020** (if they haven't received them, check with the carrier);
- **answer any questions they may have** about using their new benefits; and
- remind them to **schedule their annual wellness exam** so they can take advantage of the [preventive services covered by Medicare](#).

Did you know [MyMedicare.gov](https://www.mymedicare.gov) has resources for beneficiaries to track their health screenings, provides them with a two year calendar for preventive screenings they are eligible for, and allows them to print a personalized on the go report to take with them to their doctor visit? Watch this [one-minute video](#) to learn more!

Marketing Rules of the Road for OEP

- You're NOT PERMITTED to proactively market the OEP
- You CANNOT "knowingly target" beneficiaries or use unsolicited marketing during OEP
- You CANNOT create marketing materials mentioning or discussing the use of OEP
- You CAN marketing to beneficiaries who are new to Medicare
- You CAN sell ancillary products such as hospital indemnity, dental, vision, and hearing plans to your clients or prospective clients
- You CAN market to beneficiaries who qualify for an SEP including:
 - lost coverage through no fault of their own
 - were affected by a [FEMA-declared weather related emergency or major disaster](#)
 - moved (permanently changed home address)
 - enrolled in or disenrolled from Extra Help or Medicaid ([see new SSI income levels for 2020](#))
 - moved into, reside in, or moved out of a skilled nursing facility
 - dropped a Medigap policy when they enrolled for the first time in an Medicare Advantage plan, and who are still in a "trial period"

Looking for an approved flyer or postcard? We are continually adding new pieces to our [website](#). If you don't see what you are looking for, contact your broker manager or communications@carefreeinsurance.net. We can work with you to get you what you need.



Compliance Spotlight: Be sure to review our [Post AEP Reminders which include OEP Do's and Don'ts](#)



Training at Your Fingertips: This month our training team will be focusing on Selling During OEP, Working Your Book of Business, Understanding and Lowering Rx, and Avoiding Allegations. [Check out our full schedule and register for an event.](#)

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