

## Congratulations on a successful AEP!

We thank you for your business during the past year. Remember, CareFree is here for you, year-round, to assist with making the most of your business. We look forward to providing marketing services and support as we grow your business together in 2023.

As a reminder, you can continue to help seniors beyond AEP if they are eligible for a Special Enrollment Period (SEP). View a [list of common SEPs on Medicare.gov](#). Check with your [Broker Sales Manager](#) for additional SEPs that may be available in your area.

Before settling in for the holidays, be sure to take some time to review the below topics. They'll help protect and maintain your business into the new year.

### **Remain Certified with Carriers to Retain Renewals**

Now that AEP is over, it's the perfect time to review your carrier certifications.

- **Retain renewals** – ensure you're certified with all carriers you've ever sold – even if you didn't sell that carrier this AEP
- **Check your CareFree contracting status** by contacting CareFree's Contracting department via email: [contracts@carefreeinsurance.net](mailto:contracts@carefreeinsurance.net)
- **Reach out to individual carriers** with any questions regarding your contracting status

### **Enrollment Kit Reminder**

Now is the time to get rid of any 2022 enrollment kits or sales materials specific to 2022 plans that you may have on hand. Recycling is encouraged.

### **Customer Care Service Starts Now**

Agents who stay in touch with their clients tend to keep them. Now is a good time to call your clients to ensure they're set up for success on their new plan. Common questions to ask:

- **Have you received your ID card and plan documents?**
- **Have you scheduled an appointment after January 1 with your PCP?**
- **Do you have any other needs I can meet with dental, vision, or hospital indemnity plans?**
- **Do you know how to take advantage of extra benefits in your plan through mail-order pharmacies, over-the-counter supplies, or transportation?**

If during the call your client voices dissatisfaction with the plan they've chosen during AEP, they have an opportunity to select a new one during the first three months of the new year (January 1 to March 31) during the Open Enrollment Period (OEP). You CANNOT proactively use OEP to market Medicare plans – you can only respond to requests (see detailed OEP information below).

### Open Enrollment Period (OEP)

OEP runs from January 1 to March 31. OEP allows individuals enrolled in an MA plan to make a one-time election to switch MA plans or to disenroll from an MA plan and obtain coverage through Original Medicare (see table below for allowed actions).

- This is NOT a new marketing opportunity for agents or plans, but rather a chance for Medicare beneficiaries to make a change if their 2023 plan selection isn't what they wanted
- 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
- CMS will be in the marketplace looking for unsolicited marketing that targets OEP
- If someone shares their displeasure about the plan they're in, you CAN assist them

Beneficiaries may use the OEP to make necessary changes only once between January 1 and March 31

- You CAN market and sell to beneficiaries who are new to Medicare or have a valid SEP
- You CAN reach out to your own clients to confirm they received their insurance card and ask if they have any questions about the plan benefits

Currently enrolled for January 1, 2023 in:

CAN make this change from January 1 to March 31, 2023:

Original Medicare

CANNOT USE OEP\*

PDP Only

CANNOT USE OEP\*

Cost Plan

CANNOT USE OEP\*

MA Only

- Another MA Only
- MAPD
- Original Medicare with or without a PDP

MAPD

- Another MAPD plan
- An MA-Only plan
- Original Medicare with or without a PDP

\*Must be enrolled in an Medicare Advantage plan to use this OEP

**Questions?** Reach out to your [Broker Sales Manager](#) for assistance planning your 2023 sales strategy. You may also contact the

[Compliance Team](#) with any compliance specific questions.

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## CareFree Insurance Services, Inc.

**We're here for you!**

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