



# Clever Guide To Special Enrollment Periods

**Understanding your enrollment opportunities outside of the  
Medicare Annual Enrollment Period (AEP)**



As a Medicare beneficiary you are limited as to when and how often you can sign up for Original Medicare and a Medicare Advantage plan.

- **Initial Enrollment Period**



If you are eligible for Medicare when you turn 65, you can sign up during the 7-month period that starts three months before your birthday, the month of your birthday and the three months after the month you turn 65. If you miss your Initial Enrollment Period, you can sign up during Medicare’s **General Enrollment Period** (January 1–March 31), and your coverage will start July 1.

- **Annual Enrollment Period** starts every year on October 15 and ends December 7. During this time, you can sign up for a new plan, switch or leave a plan.
- **Open Enrollment Period** starts January 1 and ends March 31. During this time, you may switch plans or return to Original Medicare.



### ***A Special Enrollment Period***

is when the Centers for Medicare and Medicaid Services (CMS) allows beneficiaries to enroll outside of the standard enrollment periods.

# Clever Care Medicare Advantage HMO Plans

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All Medicare Advantage plans cover everything Original Medicare covers. Clever Care offers:

- \$0** monthly premium option to join,
- \$0** copay to see your primary care physician, and
- \$0** copay to see a specialist.

We also cover additional benefits, including some that no other plan does.

- **Comprehensive** Dental, Vision, and Hearing coverage (including hearing aids)
- **Prescription drug** coverage
- Acupuncture treatments and **Eastern wellness** services including cupping therapy, Tui Na, reflexology and more!
- Coverage for **herbal supplements**
- Plus, **Tai Chi** classes – for improving balance and strength



**Our Eastern Medicine benefits truly sets us apart from the competition.**

Visit [clevercarehealthplan.com](https://clevercarehealthplan.com) to learn more about what a Clever Care MA-PD plan offers you.

We know Medicare can be complicated, so it is important that you are communicated to in the language you are most comfortable hearing or reading. That means our members will receive excellent customer service.

Call us to learn more or for help determining if you are eligible for an SEP.

# What are Special Enrollment Periods (SEP)?

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SEP is the time when a Medicare beneficiary can enroll in a Medicare Advantage plan outside of the standard enrollment periods.

To take advantage of this opportunity you must have a qualifying event, such as:



You change where you live:

- You moved out of the service area of your current plan
- You moved and are still in the plan's service area, but there are new plan options
- You moved back to the United States after living out of the country
- You moved into or out of an institution like a long-term care nursing facility
- You were recently released from incarceration
- You obtained lawful presence status in the United States



You lose coverage:

- Your plan no longer offers coverage
- You lost creditable coverage through no fault of your own
- You chose to change employer/union coverage
- You dropped coverage in Program of All-inclusive Care for the Elderly (PACE)



Your plan changes its contract with Medicare:

- Medicare takes official action (called a sanction)
- Medicare ended your plan's contract

## Other special situations:

**You are eligible for both Medicare and Medicaid coverage, (or the state helps pay for your Medicare premiums), or you get Extra Help paying for your Medicare prescription drug coverage but haven't had a change.**

This SEP entitles eligible beneficiaries to coverage of Medicare premium and/or cost-sharing under a Medicaid State plan. It begins the month the individual becomes dually eligible and exists if you receive Medicaid benefits; however, there are limits to how often it can be used. This SEP allows an individual to enroll in or disenroll from a MA plan once per calendar quarter during the first nine months of the year. This SEP cannot be used October–December.

**You experienced an “exceptional circumstance” or a declaration of emergency.**

This SEP allow individuals affected by a weather-related emergency or major disaster who were entitled to but unable to complete a valid election to enroll, disenroll, or switch Medicare Advantage plans. This SEP is also available to individuals who do not live in the affected areas but rely on help making healthcare decisions from friends or family members who live in the affected areas. The SEP is available from the start of the incident period (i.e., when the emergency was declared) and for four full calendar months thereafter.

**You disenrolled from a Medigap policy the first time you joined a Medicare Advantage Plan.**

This SEP is available to you if you terminated your Medigap policy and enrolled in a Medicare Advantage (MA) plan for the first time. Under this circumstance you are allowed a 12-month trial period. If you decide to disenroll from the MA plan, you must enroll in Original Medicare.

## Other special situations (cont'd):

**You weren't properly told that your private drug coverage wasn't as good as Medicare drug coverage or that you are losing private drug coverage that was as good as Medicare drug coverage (creditable coverage).**

This SEP allows you the opportunity to join a Medicare Advantage plan with Part D up to 2 months after coverage is no longer considered creditable. Creditable drug coverage is, on average, as good as or better than the basic Part D benefit.

**You have a severe or disabling condition, and there's a Medicare Chronic Care Special Needs Plan (SNP) available that serves people with your condition.**

This SEP is open to individuals who:

- live in certain institutions (like a nursing home) or who require nursing care at home, or
- are eligible for both Medicare and Medicaid, or
- have specific chronic or disabling conditions (like diabetes, End-Stage Renal Disease (ESRD), HIV/AIDS, chronic heart failure, or dementia).

You can join a SNP at any time.

**You lost eligibility for your Special Needs Plan (SNP).**

This SEP is if you enrolled in a SNP and are no longer eligible for the SNP plan because they no longer meet the specific special needs status. This SEP begins when the period of deemed continued eligibility starts and ends when the beneficiary makes an enrollment request or three months after the expiration of the period of deemed continued eligibility.

**You were enrolled in a plan by Medicare or your state and want to choose a different plan.**

This SEP allows you to switch plans if Medicare or the state, not yourself, enrolled you in a Medicare Advantage plan. The effective date for enrollments under this SEP is the first day of the month following receipt of the enrollment request by the plan.

**You gained, lost, or had a change in your Medicaid, or Extra Help eligibility status.**

This SEP allows you one opportunity to make an election within three months of any of the changes noted above, or notification of such a change, whichever is later. Use of this SEP does not count towards the once per calendar quarter limitation.

This is not a complete list. Visit [Medicare.gov](https://www.Medicare.gov) to see all eligible SEP options.



**If you think you qualify for an SEP, call us and switch to a Clever Care Medicare Advantage plan.**



Your partners for  
comprehensive care

## Contact us

(833) 365-1888 | [info@ccmapd.com](mailto:info@ccmapd.com)

Or call your personal licensed Medicare Advisor



**October 1 to March 31:** 8 a.m. to 8 p.m., 7 days a week

**April 1 to September 30:** 8 a.m. to 8 p.m., Monday through Friday

Clever Care Health Plan, Inc. is an HMO plan with a Medicare contract. Enrollment depends on contract renewal.