CareFirst Medicare Advantage

IT'S OEP TIME

Medicare Advantage Open Enrollment Period is here

Open Enrollment Period (OEP) kicks off January 1, 2027. OEP is a time annually when Medicare Advantage (MA) plan enrollees may enroll in another MA plan or disenroll from their MA plan and return to Original Medicare. Individuals may make only one election during the MA OEP. **Here's what you and your clients need to know:**

WHAT YOU CAN DO

- You may hear from current and prospective clients with questions about enrollment and disenrollment during OEP.
- If a client currently enrolled in another MA plan requests your assistance, you may educate them about OEP and provide plan information.
- You can still work with members and individuals aging into Medicare and those eligible for a Special Enrollment Period (SEP).
- Listen and provide thoughtful answers to your clients' questions.

WHAT YOU MAY NOT DO

It's important to follow Centers for Medicare and Medicaid Services (CMS) rules and avoid a violation:

- Do not market to or contact consumers enrolled in another MA plan directly during OEP with the intention of getting them to switch plans or select another plan.
- Do not send unsolicited materials advertising the ability to make enrollment changes or referencing OEP.
- OEP is not an opportunity to make additional sales or proactively target clients who are already enrolled in another MA plan.

WHAT YOU NEED TO KNOW

- OEP runs from January 1–March 31.
- OEP is not for those who only have Original Medicare or are enrolled in a Medicare Supplement plan.
- All plan changes are effective the first day of the following month.

WHAT MEMBERS CAN DO DURING OEP

During this three-month period, if plan members want to change their current plan, they can make a one-time election to:

- Switch to a different MA plan only
- Switch to another Medicare Advantage Prescription Drug Plan (MAPD)
- Go back to Original Medicare (Part A and Part B) and, if needed, also join a Medicare Prescription Drug Plan



Still have questions?

Send an email to:
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