



Ready to be a 5-Star Plan Selling Agent

5-Star Special Election Period Enrollment Guide and FAQ

5-Star Special Election Period Overview



What: **Once-a-year** opportunity for beneficiaries to switch from the current Medicare Part D prescription drug plan (PDP) or Medicare Advantage plan (MA or MAPD) to another Medicare Part D or Medicare Advantage plan with a "5-Star" quality rating.



When: Election period starts **December 8 and continues through November 30** with the new Medicare plan coverage beginning the first day of the month after enrollment.



Who:

- Beneficiaries enrolled any MA, MAPD or PDP plan.
- Beneficiaries enrolled in Original Medicare and eligible for Medicare Advantage.
- Beneficiaries that meet all other requirements to enroll in the 5-Star plan (e.g., living within the service area).



How: Select **"I am enrolling in a 5-Star Medicare plan."** on the Wellcare enrollment form.

Attestation of Eligibility for an Enrollment Period	
19.	<input type="checkbox"/> I have had Medicare prior to now, but am now turning 65.
20.	<input type="checkbox"/> In the last 12 months, I joined Medicare Advantage plan with prescription drug coverage when I turned 65.
21.	<input checked="" type="checkbox"/> I am enrolling in a 5-star Medicare plan.
22.	<input type="checkbox"/> I am enrolled in a plan placed in receivership.
23.	<input type="checkbox"/> I am enrolled in a plan identified by CMS as a Consistent Poor Performer.

Scenario 1:

Mary turned 65-year-old in April and enrolled in a MAPD plan. She is not happy with her current MAPD plan, can she use 5-Star SEP?

- **Yes**, Mary can use the 5-Star SEP. The 5-Star SEP can be used **one** time during the plan year (December 8 to November 30). The effective date will be the first of the month following the month when the enrollment request is received.

If Mary already enrolled in a Medicare plan with a 5-Star overall rating, can she switch to a different plan with a 5-Star overall rating using the 5-Star SEP?

- **Yes**, as long as Mary did not already use their 5-Star SEP to enroll in the previous 5-Star Medicare plan.

Scenario 2:

John is with traditional Medicare and did not make a change during AEP, can he use the 5-Star SEP?

- **Yes**, John can use the 5-Star SEP and make one change between 12/8 – 11/30.

If John enrolled in a MAPD plan during AEP. Can he use 5-Star SEP in December?

- **Yes**, John can use the 5-Star SEP in December.

If John enrolled in a MAPD during AEP and used the 5-Star in December, can he still use the OEP election between January-March?

- **Yes**, John still can use the OEP between 1/1 – 3/31. Each enrollment election period is independent.

Scenario 3:

Carol is a Medi-Medi member, and he/she used the 5-star SEP, will he/she still have their chance every quarter to enroll to a new plan using the Dual SEP??

- **Yes**, Carol can still use the quarterly SEP for “Dual-Eligible Individuals and Other LIS individuals” once during the following time periods:
 - January – March
 - April – June
 - July – September

Election periods are independent of one another. The 5-Star SEP is an additional enrollment opportunity provided to beneficiaries.

Scenario 4:

On Dec 11, 2021, Rick enrolled to Wellcare Giveback plan using 5-Star SEP. In April 2022, he get a bit “sicker”, and need more medications, but no C-SNP conditions. Can Rick do a Plan Transfer to Wellcare No Premium Best?

- **No**, Rick could not use the 5 Star SEP in December 2021 for the Give back plan and then again in April 2022 for the Best plan. The 5 Star SEP can only be used once between 12/8/21-11/30/22.
- The member can only do a plan transfer in April if qualify for a different SEP. We cannot instruct which SEP to use because they are specific to every individual members situation.

5-Star SEP Opportunities / Considerations

- An additional enrollment period for your clients with MA and PDP sales opportunities outside of AEP.
- Opportunity to discuss better coverage with a higher quality plan and distinguish yourself as an advisor, not just a salesman.
- This offers an additional touchpoint for your clients, showing them you're always thinking of their best interests.
- Proactive contact with your client that can encourage retention.

Wellcare 5-Star Plans



- **Los Angeles County**

- Wellcare No Premium Best (HMO) H5087-005-0
- Wellcare Giveback Focus (HMO) H5087-028-0
- Wellcare Giveback (HMO) H5087-025-0
- Wellcare Plus (Dual LAL) H5087-002-0

- **Orange County**

- Wellcare No Premium Best (HMO) H5087-005-0
- Wellcare Giveback (HMO) H5087-025-0
- Wellcare Plus (Dual LAL) H5087-002-0

- **Riverside County**

- Wellcare No Premium Best (HMO) H5087-016-0
- Wellcare Giveback (HMO) H5087-025-0
- Wellcare Plus (Dual LAL O) H5087-002-0

- **San Bernardino County**

- Wellcare No Premium Best (HMO) H5087-016-0
- Wellcare Giveback (HMO) H5087-025-0
- Wellcare Plus (Dual LAL) H5087-002-0

- **San Joaquin County**

- Wellcare No Premium (HMO) H5087-026-0
- Wellcare Plus (Dual LAL) H5087-002-0

- **Ventura County**

- Wellcare No Premium (HMO) H5087-024-0
- Wellcare Giveback (HMO) H5087-025-0
- Wellcare Plus (Dual LAL) H5087-002-0

