

FEMA/State/Local-Declared Emergency or Major Disaster Special Election Period (SEP)* Available in SCAN Markets

INDIVIDUALS ARE ELIGIBLE FOR THIS SEP IF THEY:

- Reside, or resided at the start of the SEP eligibility period described in this guidance, in an area for which a federal, state or local government entity has declared a disaster or other emergency or they do not reside in an affected area but rely on help making health care decisions from one or more individuals who reside in an affected area; and
- Were eligible for another election period at the time of the SEP eligibility period; and
- Did not make an election during that other valid election period due to the disaster or other emergency.

SEP START DATE	SEP DESCRIPTION & LINK	DECLARED MADE BY	IMPACTED STATES	IMPACTED COUNTIES
1/20/2021	Arizona Border Crisis	Arizona Governor Ducey	Arizona	Maricopa, Pima, Pinal
10/19/2021	California Drought	California Governor Newsom	California	Los Angeles, Orange, Riverside, San Bernardino, San Diego, Ventura
3/23/2022	Storms	California Governor Newsom	California	Napa, San Francisco, Sonoma
9/8/2022	Fairview Fire	California Governor Newsom	California	Riverside
1/8/2023	Winter Storms	California Governor Newsom	California	All California
3/1/2023	Winter Storms	California Governor Newsom	California	Los Angeles, San Bernardino, Sonoma, Napa, San Francisco, San Mateo, Stanislaus, Orange
3/9/2023	California Severe Winter Storms, Flooding, Landslides, and Mudslides (EM-3592-CA)	FEMA	California	Sonoma, Napa, San Mateo, Stanislaus, Los Angeles, San Bernardino, San Mateo, Santa Clara
8/18/2023	Hurricane Hilary	California Governor Newsom	California	Los Angeles, San Bernardino, Orange, Riverside, San Diego & Ventura
1/23/2024	Winter Rainstorms	California Governor Newsom	California	San Diego & Ventura
1/31/2024	Severe Storms and Flooding	President Biden	California	Riverside County (Morongo Band of Mission Indians)
2/4/2024	Winter Storms	California Governor Newsom	California	Los Angeles, San Bernardino, Orange, Riverside, San Diego & Ventura, Alameda, San Francisco
8/20/2023	Hurricane Hilary	Nevada Governor	Nevada	Clark & Nye
1/26/2024	Drug Abuse and Gun Violence	Governor Michelle Lujan Grisham	New Mexico	Bernalillo and Sandoval
11/22/2002	Drought	Texas Governor	Texas	Bexar
1/26/2023	Severe Storms & Tornadoes	Texas Governor	Texas	Harris
4/30/2023	Texas Drought	Texas Governor	Texas	Bexar
8/11/2023	Wild Fire	Texas Governor	Texas	Bexar and Harris
4/30/2024	Severe Weather	Texas Governor Greg Abbott	Texas	Harris and Bexar
4/30/2024	Flooding	Texas Governor Greg Abbott	Texas	Harris
5/15/2024	Severe Weather and Flooding	Texas Governor Greg Abbott	Texas	Harris and Bexar

Eligibility for Special Enrollment Periods (SEP)*

CATEGORY	WHO CAN I SELL TO?	WHEN CAN I SELL IT?	INFORMATION NEEDED
Age-In's & Disability	Anyone turning 65	From 3 months before birth month to 3 months after (7 months total)	Restrictions apply if they delay Part B Medicare Card is proof they recently received Medicare A & B entitlement
	MA-OEP for Age-ins	From birth month to 2 months after (3 months total). One switch after MA/MAPD plan is chosen.	
	Disabled Medicare Recipient turning 65	From 3 months before birth month to 3 months after (7 months total)	
	24th month of Disability	From 3 months before to 3 months after their 24th month of disability benefits	
Move-In's	Moved and now outside plan's service area or new plan options are available	From 1 month before to 2 months following the month of move	Member Verbal Attestation
	Returned to U.S.	2 months following return	
	Moved to or from a Long-Term Care facility	From the 1st day in the facility & up to 2 months after discharged	Date of Discharge & Name of Long Term Care Facility
Low Income Subsidy (LIS/Extra Help)	Status change in Dual Eligible (Full/Partial) or Part D Subsidy	Within 60 days from status change effective date	Medicaid # or Award Letter
	Maintained status in Dual Eligible (Full/Partial) or Part D Subsidy	One allowable switch in Quarters 1, 2 & 3 (not during AEP) based on application received date	SSA Award Letter
	State Pharmacy Assistance Program	From 1st day enrolled in program up to 2 months after month of losing coverage	Application or Award Letter
Chronic SNP	Qualifies for SNP due to Diabetic diagnosis or Congestive Heart Failure (CHF)/ Cardiovascular Disease (CVD) diagnosis	Year-round	Permission to send Health Information form and Pre-Enrollment Qualification Assessment Tool
Losing Coverage	Part D Subsidy (LIS) terminated	Within 3 months of any change or notification of change	SSA, Medicaid or SPAP letter
	PACE Disenrollment	Up to 2 months after the effective disenrollment date	Disenrollment letter
	Loss of Creditable Drug Coverage	From the month notified to 60 days after coverage loss	Loss of Coverage letter
	Employer Group Coverage Termination	Up to 2 months after the month that coverage ends	Term Letter from Group - w/proof of Creditable Coverage
	Medicare Ending Contract	Oct 15 - Feb 28 or Specific Dates on Term Letter	Term Letter from MA Plan
	Loss of CSNP Criteria	Up to 3 months after the month that coverage ends	Term Letter from CSNP Plan
	Dual Eligible loss of status	Within 3 months after loss of eligibility	State Notice
Administrative Delay	Entitlement determination is not made timely by SSA and/or received by individual in a timely manner	From date notified and continues for 2 months	SSA Notice of Administrative Delay Letter
FEMA/State/ Local-Declared Emergency or Major Disaster	Beneficiary (or decision maker) who resides in, or resided in an area FEMA has declared an emergency or major disaster, and hasn't made an election during that valid election period	Start of the incident and for 2 full calendar months thereafter	Proof of residence

*Special election period (SEP) is subject to changes. CMS may grant SEPs to individuals or groups in certain exceptional conditions. Please contact your Broker Account Executive for the latest information.