



Humana
IGNITE

SEP Notice!

2020 Compliance Communication

SEP Notice for Individuals Affected by Covid-19



CMS has officially announced an SEP is available for individuals affected by COVID-19. This SEP is available nationwide to residents of all states, tribes, territories, and the District of Columbia. The SEP can be used until June 30, 2020 under the following circumstances.

Who qualifies for this special enrollment period?

A SEP exists for individuals affected by a major disaster who were unable to, and did not make an election during another valid election period. This includes both enrollment and disenrollment elections. Individuals will be considered “affected” and eligible for this SEP if they:

- Reside, or resided at the start of the incident period, in an area for which FEMA has declared an emergency or a major disaster and has designated affected counties as eligible to apply for individual or public level assistance; and
- Had another valid election period at the time of the incident period; and
- Did not make an election during that other valid election period.

In addition, the SEP is available to those individuals who don’t live in the affected areas but rely on help making healthcare decisions from friends or family members who live in the affected areas.

Nationwide Covid-19 SEP – SEP Start Date March 1, 2020
SEP End Date – June 30, 2020

What Does This Mean to Agents

If an individual wants to enroll and believes they may qualify for this SEP, agents should:

- Confirm that they had another election period available **during the time of the incident period.**
- Once eligibility has been verified, use election code SEP DST on the application.

Enrollments made pursuant to this SEP are effective the first of the month following the receipt of the enrollment request. For enrollment requests where more than one enrollment effective date is possible, agents will need to determine the applicant's desired effective date.

The Disaster SEP should never be used as a marketing tool to promote MA or PDP sales. Agents should not be actively marketing this SEP, but rather, should be aware that it is available in case they are approached by someone who believes they have missed an election period due to the incident.