



SEP for Individuals Affected by a Disaster or Emergency

When an emergency or major disaster is declared by a Federal, State, or local government entity, individuals affected by the emergency or major disaster are eligible for a Special Enrollment Period (SEP) to make an MA enrollment or disenrollment election. The purpose of this bulletin is to provide you with more information about how to determine who is eligible for this SEP.

Who Qualifies for the DST SEP?

Individuals are eligible for the DST SEP if they:

- Reside, or resided at the start of the SEP eligibility period, in an area for which a federal, state, or local governmental authority has declared an emergency or major disaster **OR**, do not reside in an affected area, but rely on help making healthcare 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 declared disaster or emergency.

When does the SEP Start?

- The SEP starts as of the date the disaster or emergency declaration is made, the incident start date or, if different, the start date identified in the declaration, whichever is earlier.

When does the SEP End?

- The SEP ends 2 full calendar months following the end date identified in the declaration or, if different, the date the end of the incident is announced, the date the incident automatically ends under applicable state or local law, or, if the incident end date is not otherwise identified, the incident end date is 1 year after the SEP start date; or, if applicable, the date of a renewal or extension of the emergency or disaster declaration, whichever is later.
- The maximum length of this SEP, if the incident end date is not otherwise identified, is 14 full calendar months after the SEP start date or, if applicable, the date of a renewal or extension of the emergency or disaster declaration.

What Does this Mean to Agents?

Agents are responsible for ensuring that the individual meets the eligibility criteria for this SEP prior to use.

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

- Ask the beneficiary if they can show proof that they lived/live in an impacted area at the start of the SEP eligibility period or relies on help making healthcare decisions from friends or family members who lived/live in affected areas.
- If they do not have proof, ask them to verbally attest.
- Confirm that they had another valid election period available **during the time of the incident period** and did not make an election during that other valid election period due to the disaster or emergency.
- Confirm that the beneficiary lived in a county that has been declared an emergency or major disaster or relies on help making healthcare decisions from friends or family members who lived/live in the affected areas.
- Once eligibility has been verified, proceed with the application.
- On eligible applications, use election code SEP DST.

When will the Enrollment Become Effective?

Enrollments made pursuant to this SEP are effective the first of the month following 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.

NOTICE: The DST 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, be aware that it is available in case they are approached by someone who believes they had missed an election period due to a weather-related or other declared incident.

For any updates to eligible counties for FEMA declarations please refer to the FEM website at: <https://www.fema.gov/disasters>

An appendix of the list of emergency or major disasters declared by a Federal, State, or local government as of the date of this bulletin can be found [HERE](#). Please be aware that these declarations can change frequently.

