



SALES INTEGRITY

BREAKING NEWS

2018 Compliance Communication

SEP Notice for Individuals Affected by Hurricane Florence

Attention: Medicare Agents Licensed in North Carolina, South Carolina, and Virginia

CMS will provide a Special Enrollment Period (SEP) for individuals affected by Hurricane Florence who need to enroll in, disenroll from or switch Medicare health or prescription drug plans and have missed another enrollment period (i.e., either aging in or a SEP). This opportunity will be available in areas for which the Federal Emergency Management Agency (FEMA) has declared an emergency or major disaster and FEMA has determined they are eligible for **Public or Individual** assistance. **It is available at the start of the incident period and runs for 4 full months.**

Who qualifies for this special enrollment period?

This applies to individuals who:

- Reside, or resided at the start of the incident period, in an area/county for which FEMA has declared an emergency or major disaster.
- Had another enrollment period at the time of the incident period (such as aging in or a SEP); and
- Did not enroll or make a change during that other enrollment 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. Please see below for eligible counties in each state as of September 20, 2018.

North Carolina Incident Period September 07, 2018:

Beaufort, Bladen, Brunswick, Carteret, Columbus, Craven, Cumberland, Duplin, Harnett, Jones, Lenoir, New Hanover, Onslow, Pamlico, Pender, Robeson, Sampson, and Wayne

South Carolina Incident period September 08, 2018:

Berkeley, Charleston, Dorchester, Georgetown, Horry, Marion, Orangeburg, and Williamsburg

Virginia Incident period September 13, 2018:

All counties

What election code should be used?

When completing an enrollment agents should use the following SEP code **“SEP DST - Missed election, FEMA emergency eff [Insert Date of Incident]”**

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 SEP is available from the start of the incident period and for four full calendar months thereafter.

For any updates to eligible counties please refer to the FEMA website at:

<https://www.fema.gov/disasters>

[Click here for CMS Q&A for Beneficiaries](#)

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If you have ethical questions or concerns please contact one of the following.

- Your Manager or Director
- Sales Integrity Department
- HR at HR4U or 1-888-431-4748
- The Ethics Office(ethics@humana.com)
- Ethics Help Line (1-877-5-THE-KEY)
- www.ethicshelpline.com

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