

2021 Compliance Communication

SEP for Individuals Affected by a Disaster or Emergency

Who qualifies for this SEP?

Effective January 1, 2021, an SEP exists for individuals affected by a disaster or other emergency declared by a Federal, state or local government entity who were unable to, and did not make an election during another valid election period. This includes both enrollment and disenrollment elections.

Individuals are eligible for this SEP if they:

- Reside, or resided at the start of the SEP eligibility period, 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 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 disaster or other emergency.

The SEP starts as of the date the declaration is made, the incident start date or, if different, the start date identified in the declaration, whichever is earlier. The SEP ends two (2) full calendar months following the end date identified in the declaration or, if different, the date the end of the incident is announced, whichever is later.

Texas (Severe Winter Storm) – FEMA Declared an Emergency on February 14, 2021

Incident Period: February 11, 2021 – February 21, 2021

SEP Start Date: February 11, 2021

SEP End Date: April 30, 2021

Counties: Entire state

Texas (Drought Conditions) – Governor Declared a Disaster on February 2, 2021

Incident Period: February 2, 2021 – End date not stated

SEP Start Date: February 2, 2021

SEP End Date: TBD

Counties: Andrews, Bailey, Bandera, Bexar, Brewster, Briscoe, Brooks, Brown, Cameron, Castro, Cochran, Comal, Crane, Crosby, Culberson, Dawson, Deaf Smith, Dimmit, Duval, Ector, El Paso, Floyd, Frio, Gaines, Hale, Hidalgo, Hockley, Hudspeth, Jeff Davis, Jim Hogg, Kendall, Kenedy, Kinney, Lamb, La Salle, Loving, Lubbock, Lynn, Martin, Maverick, Medina, Midland, Parmer, Pecos, Presidio, Randall, Reeves, Starr, Swisher, Terrell, Terry, Upton, Uvalde, Ward, Webb, Wheeler, Winkler, Yoakum, Zapata, Zavala

What Does This Mean to Agents

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.

- If they do not have proof, ask them to verbally attest.
- Confirm that they had another election period available **during the time of the incident period.**
- 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 applications, use election code SEP DST.

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.

This 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 have missed an election period due to the weather related incident.

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