

Special Enrollment Periods (SEPs)

5-Star SEP Q&As

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By now, you've heard the news that all of our 2022 Medicare Advantage plans were rated 5-out-of-5 Stars by the Centers for Medicare and Medicaid Services (CMS). Only 15% of Medicare Advantage contracts nationwide (out of over 470) received 5-Stars for 2022, so this means that we are among the highest performing plans in the country!

Being a 5-Star plan comes with many advantages—for our health plan and our members. This includes the ability to enroll members into our Medicare Advantage plans year-round, through an additional special election period (SEP).

What does this mean for Medicare-eligible Rhode Islanders? **They can STILL choose a BCBSRI Medicare plan now through December 31, with an enrollment effective date of January 1!** So whether they missed the Annual Election Period (AEP) or simply needed more time to make a choice, we are here and available to help!

Here's a few Q&As regarding this 5-Star SEP:

Q: Should we be using a new enrollment form/process for 5-Star SEPs?

A: We are in the process of updating our applications on all platforms. **However, until further notice, the existing enrollment process and application remain the same.** The application will be processed regardless of which SEP is chosen on the enrollment form. An individual may use this SEP once between 12/8/2021 – 11/30/2022. Coverage begins the month following the member's enrollment.

Q: Are there only specific Medicare Advantage plans a member can switch into?

A: An individual using this SEP can enroll in any BCBSRI Medicare Advantage plan. Individuals can also switch from one BCBSRI Medicare Advantage plan to another. This includes PPO to BlueCHiP or vice versa. An individual in an MA-only or MA-PD coordinated care plan who switches to a PDP with a 5-Star overall rating will lose MA coverage and will revert to Original Medicare for basic medical coverage.

Q: If a LIS-eligible Rhode Islander uses their 5-Star election within the first three quarters of the year, will that void their LIS SEP?

A: No. Even though the LIS SEP has a limit of being used once per quarter for the first three quarters of the year, they can use their 5-Star election period first and then any LIS SEPs after 5-Star has been used (as long as the LIS SEP is used within the allowed timeframe). This is because the 5-Star election is considered a separate SEP.

Q: Is the 5-Star Special Election Period available to beneficiaries who qualify for other SEPs?

A: Yes. The 5-Star SEP is a separate SEP which can be used one time between 12/8/2021 – 11/30/2022. It is in addition to other SEPs the beneficiary may qualify for. During this SEP a beneficiary may move from a competitor's plan into a BCBSRI plan or change from one BCBSRI plan to another.

Q: Can the 5-Star Election be used for a plan change between two different BCBSRI Medicare Plans? For example, can they go from BlueCHiP for Medicare Advance (HMO) to BlueCHiP for Medicare Value (HMO-POS)?

A: Yes. BCBSRI MA members can switch from one plan to another or from different contracts (HMO to PPO). For example, if a member decides to do a lot of traveling next year, they can go from BlueCHiP for Medicare Advance (HMO) to HealthMate for Medicare (PPO).