

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
7500 Security Boulevard  
Baltimore, Maryland 21244-1850



**MEDICARE ENROLLMENT & APPEALS GROUP**

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**DATE:** December 3, 2024

**TO:** All Medicare Advantage Organizations and Prescription Drug Plans

**FROM:** Jerry Mulcahy  
Director, Medicare Enrollment and Appeals Group  
Center for Medicare

**SUBJECT: Change to Beneficiary Use of the SEP for Individuals Affected by a Government Entity-Declared Disaster or Other Emergency**

This memo announces a change to how beneficiaries can make an election using the Special Election Period for Individuals Affected by a Government Entity-Declared Disaster or Other Emergency (Disaster/Emergency SEP).

Beginning on April 1, 2025, individuals wishing to use the Disaster/Emergency SEP must call 1-800-MEDICARE in order to make an election. Medicare Advantage Organizations and Part D Sponsors will no longer accept elections directly from beneficiaries using the Disaster/Emergency SEP. Plans will receive Disaster/Emergency SEP elections only via download from the Health Plan Management System (HPMS) Online Enrollment Center Management module.

This change is in response to concerns that have been raised by plans about the misuse of the Disaster/Emergency SEP to enroll beneficiaries who were not affected by a declared disaster/emergency.

This change will be effective for all enrollment requests with an application date on or after April 1, 2025. To avoid applicant confusion, plans must remove the Disaster/Emergency SEP from enrollment forms and other enrollment mechanisms prior to this date.

If a plan receives an application using the Disaster/Emergency SEP with an application date on or after April 1, 2025, the plan should treat the application as incomplete. The plan must reach out to the applicant to determine eligibility for another election period and to inform the applicant that they need to call 1-800-MEDICARE in order to use the Disaster/Emergency SEP. If the applicant is only eligible for the Disaster/Emergency SEP, the plan should deny the application for failure to provide the information to complete the application.

Plans should inform prospective applicants who may be eligible for the Disaster/Emergency SEP that they must call 1-800-MEDICARE in order to make an election under the Disaster/Emergency SEP. TTY users should call 1-877-486-2048.

For MARx submissions, the SEP reason code will remain “01,” however it will be moved to the “CMS approval required” group. For OEC crosswalk purposes, the S reason code via OEC will remain “DST.” Updates to the Plan Communication User Guide (PCUG) and more information from the MA-PD Help Desk will be released in the coming months. Additionally, we will update our model enrollment exhibits and descriptions of the SEP in the Medicare Advantage and Part D Enrollment and Disenrollment Guidance in 2025.

CMS will monitor OEC transactions and plan submissions in MARx to ensure plan compliance with this change.

Plan questions can be submitted to our mailboxes:

- Enrollment and Eligibility Policy Mailbox: <https://enrollment.lmi.org/deepmailbox>
- MA-PD Help Desk: [mapdhelp@cms.hhs.gov](mailto:mapdhelp@cms.hhs.gov)