

SALES NEWS

Florida Blue 
Your local Blue Cross Blue Shield

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Hurricane Ian SEP for Medicare: FL Counties

Sales Audience: FBM Medicare Sales

Summary

Medicare members in select counties have a special enrollment period due to the Hurricane Ian state of emergency. This SEP applies to all Medicare Advantage or Part D prescription drug plan members who were not able to make a plan selection because of the hurricane. The affected counties are listed in this article.

Details

A local and federal state of emergency was declared for Hurricane **“Ian”** on September 23rd, 2022. People with Medicare are eligible to use the Natural Disaster SEP if they: Lived in the following counties during the time of the emergency and did not use an available election period (such as AEP)

The SEP is available from the start of the state of emergency and for (4) full calendar months afterward, until January 31, 2023. Please review: [FEMA Website](#) for more details about the disaster and eligible counties. You cannot market this SEP. For more information about Florida’s emergency executive order, please visit this link: [FL Governor -Executive orders](#)

In addition, the SEP is available to individuals who don’t live in the affected areas but rely on the help of friends or family members who live in one of these counties for making health care decisions. If an individual wants to enroll and believes they may qualify for this SEP, agents should:

Enrollment reminders:

- Agents may not market SEPs; however, please be aware of all available SEPs in order to help beneficiaries who believe they missed an election period due an emergency or disaster.
- When using a SEP, agents should always:
 - Ask the beneficiary if they can show proof that they live/lived in an impacted area at the start of the SEP eligibility period
 - If the beneficiary does not have proof, ask them to verbally attest
 - Confirm the beneficiaries had another election period available during the time of the incident period that they were unable to utilize due to the disaster or other emergency
 - Once verified, use election code SEP-DST on the application

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- If using Sales Connect, use “I was affected by a weather-related emergency or disaster (as declared by the Federal Emergency Management Agency (FEMA). One of the other statements here applied to me, but I was unable to make my enrollment because of the natural disaster” option.

Brevard	Hardee	Manatee	Osceola	Sarasota
Broward	Hendry	Martin	Palm Beach	Seminole Tribes
Charlotte	Highlands	Miami-Dade	Pasco	St. Johns
Collier	Hillsborough	Monroe	Pinellas	Sumter
DeSoto	Indian River	Okeechobee	Polk	St. Lucie
Glades	Lee	Orange	Putnam	Volusia

Next Steps

Review the information in this article so that you are prepared to answer questions from your FBM clients about the special enrollment period for **Hurricane Ian.**

Sales Toolkit

For details, see (Hurricane Ian SEP for FBM Sales - Updated Oct.3.2022) in the (Medicare individual, Medicare Group) section in the (Sales /Enrollment Toolkit)