

HI 00805.383 Exceptional Conditions Special Enrollment Period (SEP) for Individuals Impacted by an Emergency or Disaster Declared by Federal, State or Local Government Entities

A. Introduction

Medicare entitlement and enrollment decisions may be transmitted through letters delivered by the U.S. Postal Service. Beneficiaries may elect to enroll in premium Part A and/or Part B by mailing their enrollment decision to SSA.

The severity and duration of extreme weather-related events and other emergencies can be difficult to accurately predict, but may strip individuals of their ability to carry out day-to-day activities. These events can result in disruptions in mail delivery, field office closures due to disruptions in electricity or phone access, and operational delays, any of which can prevent individuals from submitting their enrollment application in a timely manner.

B. SEP Eligibility

An SEP is available to those who were not able to enroll in premium Part A, Part B, or both due to a weather-related event or other emergency that began January 1, 2023, or later.

Eligible individuals are those who:

- During a weather-related emergency or disaster, were in an enrollment period, and
- Either the individual, the individual's representative payee, legal guardian or person providing care, resided in areas for which a Federal, state, or local government entity declared a weather-related event or other emergency disaster.

Note: The person **must have missed an enrollment period** because of an emergency or disaster declared by Federal, State or Local Government Entities.

Note: An individual who missed an enrollment period because of an emergency or disaster outside the U.S. and its territories, please refer to HI 00805.385 Exceptional Conditions Special Enrollment Period (SEP) for Other Exceptional Conditions.

C. SEP Proof

Technicians may obtain proof of a disaster declaration:

- directly from the individual, or
- by verifying other websites or sources, such as:
 - the Federal Emergency Management Agency's website, <https://www.fema.gov/disaster/declarations> , to view the declared disasters
 - the state's official website where you can view the declaration
 - other local government website or paper version of the declaration
 - the instructions that state that the SSA RC invoked disaster procedures

Examples of primary proof of residence can include but are not limited to:

Note: The proof needs to display a recent date to prove residency.

- medical records,
- title or deed to real estate,
- rent receipts or rental lease,
- unemployment records,
- utility bills,
- state driver's license or ID,
- mail addressed to the claimant at an address in the affected area,
- telephone directory listing,
- tax assessment notice,
- marriage certificate,
- divorce decree(s),
- summer camp or campground registration,
- fishing, hunting, or boating license purchased in the affected area,
- birth certificate of the claimant's child,
- school records,
- records that show participation in a social program,
- local bank record or check-cashing card,
- record of volunteer activity, and
- religious, fraternal, or social organization records.

Note: If primary evidence is not available, refer to section D of HI 00803.040 for ways to develop for secondary evidence for ways to develop for secondary evidences. for ways to develop for secondary evidences.

D. SEP Duration

The SEP begins the earlier of:

- the date an emergency or disaster is declared, or
- the start date identified in the declaration.

When does the SEP end?

The SEP ends **at the end of the month six months after the end date** which is the later of:

- the date identified in the disaster or emergency declaration, or
- the end date of any extensions or the date when the declaration has been determined to have ended or has been revoked, or
- the date of the declaration, if such date is after the end of the disaster.

Example: A natural disaster occurs and the individual's state declares it as such on March 1, 2023. The emergency declaration lasts until June 25, 2023, when the ending is declared. Therefore, the SEP begins on March 1, 2023, and ends on December 31, 2023.

E. Calculation of Premium Surcharge

There will be no late enrollment penalty (LEP) if enrolled pursuant to this SEP.

F. Effective Date:

The individual's coverage begins the first day of the month following the month of enrollment.

G. Processing Instructions:

See HI 00805.277 for processing instructions.

H. References

HI 00805.277 Processing SEP Enrollments.