

# Broker News



February 19, 2025

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## ACA Plans

### Help keep members who are at risk of non-payment

Don't let your hard work go to waste. We have members at risk of losing their coverage due to non-payment. This membership loss directly impacts broker compensation so it is important that overdue members pay their premiums!

Members will receive a letter about their delinquency in the mail, however we encourage you to conduct additional outreach to members on the verge of losing coverage. You can find your at-risk members in the Broker Portal [using these instructions](#).

Members who do not make their February payment may be subject to termination as soon as February 28.

[Log in to your broker portal.](#)

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## Medicare Advantage Plans

### Dual/Low Income Subsidy (LIS) Special Enrollment Period change

In the 2025 Final Rule, the Centers for Medicare & Medicaid Services (CMS) made changes to the Dual/LIS special enrollment period (SEP) in 42 [CFR 423.38\(c\)\(4\)](#). Effective Jan. 1, 2025, CMS replaced the quarterly Dual/LIS SEP with a one-time-per month SEP for dually eligible individuals and others enrolled in the LIS program to elect a standalone prescription drug plan (PDP). The new Dual/LIS SEP does not permit enrollment into a Medicare Advantage (MA) only or Medicare Advantage Prescription Drug (MAPD) plan or changes between MA only or MAPD plans. Eligible individuals can also use the SEP to switch between standalone PDPs monthly. We've created some helpful handouts on special enrollment periods located in the plan materials section of [Broker360](#) to help walk through these scenarios.

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**We're here to help. If you have any questions, please contact us at [agentadmin@wellsense.org](mailto:agentadmin@wellsense.org).**