



BENES Act Passed

Good news! Most of the BENES Act passed as part of the year-end package. The approved policies include:

The Coverage Gap Closure.

The bill eliminates the up to seven month-long wait for coverage that people can experience when they sign up for Medicare during the General Enrollment Period (GEP) or in the later months of their Initial Enrollment Period (IEP). Beginning in 2023, Medicare coverage will begin the month after enrollment.

The “Exceptional Circumstances” SEP.

It reduces barriers to care by expanding Medicare’s authority to grant a Special Enrollment Period (SEP) for “exceptional circumstances.” A long-standing flexibility within Medicare Advantage and Part D, in 2023 this critical tool will be available to facilitate enrollments program-wide, enhancing beneficiary access and administrative consistency.

The Enrollment Alignment Study.

To further maximize coverage continuity and ease transitions to Medicare, the bill directs the U.S. Department of Health and Human Services (HHS) to identify ways to align Medicare’s annual enrollment periods. HHS is to present these findings in a report to Congress by January 1, 2023.

That the above improvements passed is good news. These changes will have significant, tangible, impacts for people with Medicare and the program.