

Plan Availability changes due to MACRA (Medicare Access and CHIP Reauthorization Act) of 2015

As a result of the passage of the federal law, MACRA in 2015, Medicare eligible individuals will see changes to plan offerings as of January 1, 2020. While the benefits under the current Medicare Supplement plans do not change, PLAN AVAILABILITY does change.

While the year 2020 may seem a ways off, miscommunication about the impact of MACRA is already stirring. So, please read the following carefully so you know your options and rights.

Only those Medicare eligible on or after January 1, 2020 are impacted by the changes to plan availability. Those Medicare eligible prior to January 1, 2020 are not impacted and can keep their current plans. MACRA prohibits coverage of the Part B deductible under Medicare Supplement plans as of 1/1/2020.

Impacts of MACRA on those eligible for Medicare PRIOR to January 1, 2020:

- All Medicare Supplement plan options are available to you.
- If you are enrolled in Plans C and F, you can keep your plan. These plans remain available to you.
- You can buy Plans C and F after January 1, 2020.
- Can purchase the new Plan G High Deductible Plan in 2020

Impact of MACRA on those eligible for Medicare ON or AFTER January 1, 2020:

- Cannot buy Plans C and F;
- Creates a new Plan G High Deductible;
- Re-designates the guaranteed issued plans from Plans C and F to Plans D and G;
- Makes Plan G High Deductible available to all eligible for Medicare