

# Medicare Supplement

## What's changing in 2020?



Effective January 1, 2020, a federal law will go into place which will affect the Medicare Supplement plans available to **newly eligible Medicare beneficiaries**. Newly eligible Medicare beneficiaries are defined as people who are eligible for Medicare on or after January 1, 2020. The new legislation is called the Medicare Access and CHIP Reauthorization Act of 2015 (or MACRA).

### **Q:** How will Medicare Supplement plans change for newly eligible Medicare beneficiaries?

**A:** Newly eligible Medicare beneficiaries effective January 1, 2020 will not be able to enroll in Medicare Supplement plans that cover the Part B deductible. That means Plans C, F, and high-deductible Plan F will not be options for them. Instead, they'll be able to enroll in Plans A, B, D, G (HdG), K, L, M, and N, all of which include some type of cost-sharing component. Some plans will be available to these Medicare beneficiaries on a guaranteed issue basis, meaning they don't have to pass medical underwriting.



### **Q:** What about everyone else?

**A:** There are, of course, many people who do not fall into the "newly eligible" definition shown above. These people are eligible and enrolled in Medicare benefits before January 1, 2020. They're sometimes referred to as "not newly eligible," and, very simply, **the MACRA legislation does not affect them in any way**. They won't lose their plans, and they don't need to switch plans. If they're already on a Medicare Supplement plan, including Plan C or Plan F, they can stay on it. They can even buy a Plan C or Plan F after January 2020, because they were eligible for Medicare before then.

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### **Q:** What will change for agents?

**A:** Medico is on top of MACRA legislation. We'll make it easy for you to submit Medicare Supplement applications for business effective January 1, 2020 as early as July 1, 2019.



### **Have questions? Need assistance?**

We're here for you. Call Agent Services at 800-547-2401, option 3, with any questions you may have.



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