



CONSUMER ALERT – October 24, 2019

**Insurance Commissioner Clarifies
New Medigap Changes for Next Year (January 1, 2020)**

The Connecticut Insurance Department, along with the National Association of Insurance Commissioners (NAIC) issued the following information to clarify the upcoming changes to the sale of Medigap Plans C, F and F High Deductible, effective after January 1, 2020. These changes came about under the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA).

The purpose of this consumer alert is to make clear what MACRA does and does not do and clarify and correct the false and misleading information provided by some groups, entities and individuals.

MACRA FACTS:

- If you are currently age 65 or will be age 65 before January 1, 2020, MACRA **DOES NOT** affect you.
- If you first become eligible for Medicare due to age, disability or end-stage renal disease before January 1, 2020, MACRA **DOES NOT** affect you.
- MACRA states that, as of January 1, 2020, those who are “newly eligible” cannot buy or be sold Plans C, F or F High Deductible after January 1, 2020.
- “Newly eligible” means those persons who a) attain the age of 65 on or after January 1, 2020 or b) first become eligible for Medicare due to age, disability or end-stage renal disease, on or after January 1, 2020.
- All other Medigap plans will remain unchanged EXCEPT for Medigap Plans D, G and G High Deductible replacing Plans C, F, and F High Deductible for “newly eligible” beneficiaries.
- For the “newly eligible,” Plans D, G, and G High Deductible substitute for Plans C, F and F High deductible.

CLARIFYING MISINFORMATION:

A person who reaches the age of 65 or is eligible for Medicare BEFORE January 1, 2020 IS NOT a "newly eligible" individual.

- Plans C, F or High F will not be discontinued for those individuals who became eligible for Medicare before January 1, 2020. Those individuals who were Medicare eligible before January 1, 2020 will still be able to keep their policies or can purchase and can still be sold Plans C or F on or after January 1, 2020.
- Medigap coverage is guaranteed renewable and, so long as the policyholder pays the premium, the coverage cannot be cancelled. Some policyholders are being told that Plans C, F and High F will no longer be available after December 31, 2019 and must therefore purchase new coverage in order to not lose their Medigap coverage -- **THAT IS NOT TRUE.**
- Some policyholders are being told that premiums for coverage under Plans C, F or High F will be increasing to such an extent that they should purchase other coverage. These would be considered **FALSE** or **MISLEADING** statements to induce policyholders to improperly switch coverage and are in clear violation of Medigap insurance laws.

For more detailed information do not hesitate to contact the Consumer Affairs Department of the Connecticut Insurance Department at insurance@ct.gov or by calling 860-297-3900, the State CHOICES Program at 800-994-9422, or the company that issued your policy.

CHOICES (Connecticut's program for Health insurance assistance, Outreach, Information and referral, Counseling, Eligibility Screening) is a part of the Department of Aging and Disability Services.

Choices helps Connecticut's older adults and persons with disabilities with Medicare understand their Medicare coverage and healthcare options.

Call CHOICES at 1-800-994-9422 to speak with a counselor in **your area**. (This link will bring you to a list of Area Agencies on Aging as well as a map of service areas)

- **[CHOICES Program Information Sheet](#)**
- **[2020 CHOICES Enrollment Guide 101519](#)**