

# Events That Guarantee Your Right To Buy Medicare Supplement Insurance

## Medicare Supplement Open Enrollment Guarantees

You have a **six-month** open enrollment period when you are enrolled in **Medicare Part B** for the first time at **age 65 or older**. The six-month period begins the date your Medicare Part B begins. During your open enrollment period:

- You cannot be turned down for any plan (A-N) being sold in Iowa.
- You cannot be charged a higher premium based on your health.
- You will not have a waiting period before benefits are paid for pre-existing health conditions **IF** you had previous health insurance coverage, **AND** you **apply** within **63 days** of the end of previous health insurance, **AND** you were covered for at least 6 months under that health plan.

## Special Event Guarantees

	Events That Trigger A Guarantee Issue Opportunity	Enrollment Options Available For <u>63 Days</u> Only
1.	You are covered by an <b>employer group</b> health benefit plan which pays benefits <b>after</b> Medicare pays, and the plan stops providing some or all health benefits. This includes retiree or COBRA coverage. These situations <b>do not trigger</b> this benefit: increase in premium; loss of Medicaid; choosing to leave your employer plan; your spouse losing coverage because of your decision to terminate your employer coverage; or reaching your annual limit or lifetime maximum.	<ul style="list-style-type: none"> <li>• You must be allowed to enroll in any Medicare supplement <b>Plan A, B, C, F</b> (including a high deductible Plan F), <b>K or L</b> from ANY COMPANY selling those plans.</li> <li>• If <b>Medicare Select</b> plans are available in your area, you may choose the Select <b>Plan A, B, C, F</b> (including a high deductible Select Plan F), <b>K or L</b> from ANY COMPANY selling those plans.</li> <li>• If you are a Medicare beneficiary <b>under age 65</b>, you will be limited to buying only from companies selling to those under 65.</li> </ul>
2.	You are enrolled in a <b>Medicare Advantage</b> or <b>Medicare Cost</b> or <b>Medicare Select</b> plan or <b>Programs of All-Inclusive Care for the Elderly (PACE)</b> provider and you disenroll because <ul style="list-style-type: none"> <li>• You move from the service area or</li> <li>• The plan stops providing Medicare services or</li> <li>• The plan seriously violates the contract or misrepresents the plan during marketing.</li> </ul>	
3.	You are enrolled under a <b>Medicare Supplement policy</b> and it ends because <ul style="list-style-type: none"> <li>• The company is insolvent or bankrupt or</li> <li>• Coverage is involuntarily terminated or</li> <li>• The plan seriously violates the contract or misrepresents the plan during marketing.</li> </ul>	

	<b>Events That Trigger A Guarantee Issue Opportunity</b>	<b>Enrollment Options Available For <u>63 Days</u> Only</b>
4.	<p>You are enrolled in a <b>Medicare supplement policy</b></p> <ul style="list-style-type: none"> <li>• And you stop the Medicare supplement and enroll in a Medicare Advantage, Medicare Cost, or Medicare Select plan or PACE provider for the <b>first time</b>,</li> <li>• Then you disenroll from the new plan or program within the <b>first 12 months</b>.</li> </ul>	<p>You must be allowed to</p> <ul style="list-style-type: none"> <li>• <b>Re-enroll</b> in the Medicare supplement policy you were most recently enrolled in if it is available from the same insurance company,* or <u>if not available</u>,</li> <li>• Enroll in any Medicare supplement Plan <b>A, B, C, F, K or L</b> (including Medicare Select or high deductible choices) from ANY COMPANY selling these plans in Iowa. If you are <b>under age 65</b>, you can buy only from companies selling to those under 65.</li> </ul>
5.	<p>You enroll in a Medicare Advantage plan or PACE, <b>at age 65,**</b> during your seven month Initial Enrollment Period (IEP) for Part B and disenroll <b>within 12 months</b>. Individuals enrolled in Medicare Part B prior to age 65 are not eligible for this GI event when they turn 65.</p>	<p>You must be allowed to enroll in ANY Medicare supplement plan, <b>A through L</b>, offered by ANY COMPANY selling those plans in Iowa. (Includes Medicare Select or high deductible choices.)</p>

\*This option does not apply to employer retiree health plans. If you give up your employer retiree plan to try a Medicare Advantage plan, you may not get your employer retiree plan back later.

\*\*There is one exception to this if you take Part B for the first time after age 65. Call SHIIP for details.

### **Protections With These Special Events:**

If you **apply** for your new Medicare supplement plan within **63 days** of the end of previous coverage:

- Companies cannot turn you down because of existing health conditions.
- Companies cannot charge you higher premiums because of existing health conditions.
- You will not have a waiting period before benefits are paid for existing health conditions.

If you have questions about Medicare or other senior health insurance issues, contact the Senior Health Insurance Information Program or SHIIP for assistance. Toll-free: **1-800-351-4664 (TTY 1-800-735-2942)**  
 E-mail: **shiip@iid.iowa.gov**  
 Website: **[www.TheRightCallIowa.gov](http://www.TheRightCallIowa.gov)**



June 2018