



Commissioner's Connection

Call SHIIP for Info Regarding Medicare Supplement Changes

Let's face it - Medicare is confusing. It's even more confusing when changes in the law occur. Sometimes those changes are easy to understand. Other times laws are so hard to interpret that everyday Iowans throw their hands up in disgust without getting the answers they need.

Luckily, the Iowa Insurance Division's Senior Health Insurance Information Program – better known as SHIIP – is available to provide free, unbiased information about how changes may affect people on Medicare. SHIIP has over 350 volunteers all over Iowa to help get Iowans answers and assistance with their Medicare questions. SHIIP counselors do such a great job that they helped save Iowans over \$20 million last year.

Recently, SHIIP counselors have been getting many calls regarding a change in Medicare law that will take place in 2020 regarding Medicare Supplement plans C and F.

Medicare Supplement plans are sold by private insurance companies to fill the gaps in traditional Medicare plans (Parts A and B). Medicare plans help pay for things like coinsurance, copayments or deductibles on Medicare-covered services.

If you own a Medicare Supplement C or F plan before January 1, 2020, there will be no need to replace it. You will be able to keep it after 2020. In fact, as long as you were eligible for or enrolled in Medicare prior to 2020, you can continue to purchase Medicare Supplement Plans C or F even beyond 2020. The change in law simply will take these two plan options off the table for those newly eligible for or enrolled in Medicare after January 1, 2020.

At the 18 Iowa Fraud Fighter events the Iowa Insurance Division has held around the state, we discussed how, whenever there is a change in law, there is a certain amount of fear of the unknown. Whenever those changes occur, we see some individuals trying to exploit that fear and make a profit by encouraging people to make a switch that may not be the right choice for the consumer.

SHIIP has been seeing items claiming that once 2020 hits, Medicare Supplement Plans C and F will become unaffordable so people should switch now. That is simply not the case. Medicare supplement plans have come and gone over the years but the Iowa Insurance Division has not seen rate spirals in the Medicare supplement market.

Medicare is confusing. Changes to Medicare are confusing. Don't try to understand all the changes yourself. Even I have my family get help from the experts at SHIP. Call them today at 800-351-4664 or visit www.therightcalliowa.gov. They can answer your questions and even review your policies to make sure you are getting the most from your Medicare and Medicare Supplement plans.



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