



## SHIIP NEWS RELEASE

### Medicare Supplement Changes Coming to Iowa June 1, 2010

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Starting June 1, 2010 the Medicare supplement insurance policies available to Iowans will have a new look. Currently there are 12 standardized Medicare supplement plans that can be sold in Iowa including Plans A-L, high deductible Plans F and Plan J. After June 1, 2010 there will be 10 plans plus the high deductible Plan F. "A review was done of current plans to see if they were meeting the needs of people on Medicare," says Kris Gross from Iowa's Senior Health Insurance Information Program (SHIIP). "The changes reflect those needs," she adds.

What changes occur June 1? Plans E, H, I, J and high-deductible J will no longer be sold. People who purchased these policies before June 1, 2010 can keep them and they will continue to pay benefits as long as the premium is paid. New Plans M and N will be offered, giving beneficiaries new options for higher deductibles and co-payments but lower premiums.

Three benefits are being dropped from plans. The "At-Home Recovery" benefit has been eliminated from Plans D and G. The "Preventive Care Benefit" has also been eliminated. This benefit is found in Plans E and J which no longer will be sold after June 1, 2010. The "80% Excess Benefit" has been changed to 100% in Plan G. If you purchased your Medicare supplement plan D, G, E and J before June 1, 2010 you will continue to have these benefits.

One new benefit will be added to plans effective June 1 or later. Basic benefits will include coverage of your cost for all Medicare eligible "Hospice Care and Respite Care" expenses.

It is important to understand is that if you currently have a Medicare supplement, you **DO NOT** have to change plans. You can keep the plan you have. Medicare supplements are guaranteed renewable. As long as you pay your premium your policy remains in force.

You can apply for a new policy. The insurance company will decide if they will require medical underwriting. (i.e. your medical history determines whether a policy will be issued). They may offer you the opportunity to exchange your current policy for a new 2010 Medicare supplement policy without underwriting. Some individuals who have just enrolled in Medicare Part B for the first time may be able to get one of the 2010 policies without medical underwriting.

For more information call SHIIP at 1-800-351-4664 (TTY 800-735-2942). SHIIP counselors across the state are ready to answer your questions. You can also request the *Iowa Guide to Medicare Supplement Insurance*. The *Iowa Medicare Supplement Premium Comparison Guide* can be found on the SHIIP website, [www.therightcalliowa.gov](http://www.therightcalliowa.gov). It shows the plans approved to be sold and their premiums. SHIIP is a free, confidential and objective service of the state of Iowa. It does not sell, endorse or promote any insurance products.