

New Medigap changes take place in 2020

Starting Jan. 1, 2020, the Medicare Access and CHIP Reauthorization Act (MACRA), which the federal government enacted in 2015, stops the sale of Medigap Plans C, F and high-deductible Plan F to newly eligible Medicare beneficiaries. All three of these Medigap plans cover the Medicare Part B (medical insurance) deductible.

Who's affected by the MACRA Medigap 2020 changes?

- People turning 65 **on or after** Jan. 1, 2020.
- If you first become eligible for Medicare due to age, disability or end-stage renal disease **on or after Jan. 1, 2020, under MACRA you're considered "newly eligible."**
- You cannot buy and no one can sell you Medigap Plans C, F or high-deductible Plan F **on or after** Jan. 1, 2020.
- Medigap Plans D, G and high-deductible plan G replace Medigap Plans C, F, and high-deductible Plan F for "newly eligible" beneficiaries.

Who's not affected by the MACRA Medigap 2020 changes?

- People already age 65 or who will turn 65 **before** Jan. 1, 2020.
- If you first become eligible for Medicare due to age, disability or end-stage renal disease **before** Jan. 1, 2020, you don't need to take any action or make any changes, unless you want to make a change.
- If you first become eligible for Medicare due to disability or end-stage renal disease **before** Jan. 1, 2020, and turn age 65 on or after Jan. 1, 2020, you're still eligible to buy a Medigap Plans C or F.
- You can keep your Medigap Plan C, F or high-deductible Plan F, or you may still buy them on or after Jan. 1, 2020. You don't lose your Medigap coverage. If an insurance agent or broker tells you will lose it and must buy new coverage, it's **NOT TRUE!**
- Medigap coverage is guaranteed renewable. As long as you pay the premiums, your insurer cannot cancel your coverage.
- Medigap Plans C, F and high-deductible Plan F premiums will not dramatically increase to the point you'll need to buy other coverage. If an insurance agent or broker tells you the premiums will, they might be improperly trying to get you to switch coverage. This is **FALSE** and they're in clear violation of Medigap insurance laws.

For more detailed information or questions, contact the Statewide Health Insurance Benefits Advisors (SHIBA) at 800-562-6900.

