

Medicare Supplement in 2020

Medicare Supplement insurance (sometimes called Medigap) helps protect more than 13 million Medicare beneficiaries from high out-of-pocket costs not covered by Medicare. If you currently have Medigap or are planning to supplement Medicare with a Medigap plan when you turn 65, we have some information that could help you understand your options and choose the best plan for you.



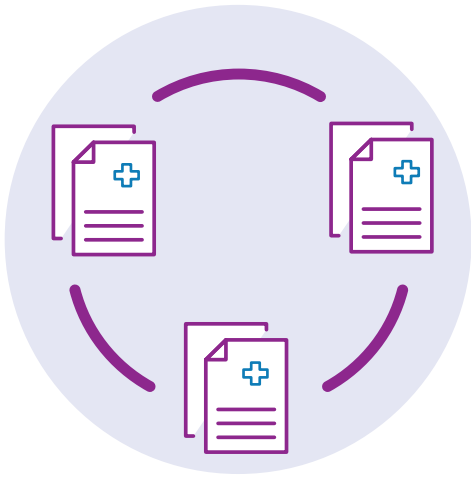
The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) made a significant change to Medigap. It prohibits Medigap plans from providing first dollar coverage of the Medicare Part B deductible for those “newly eligible” beneficiaries on or after Jan. 1, 2020. Plans C and F have traditionally covered 100 percent of the Part B deductible, which is why those plans will not be options for newly eligible beneficiaries on or after Jan. 1, 2020.



Medigap is comprised of standardized plan designs from which beneficiaries can choose. Currently, beneficiaries have a choice of 10 standardized plans, each with its own specified benefits/coverage levels. For those eligible for Medicare on or after Jan. 1, 2020; however, there will only be 8 plans from which to choose. Existing Plans C and F will not be options for these “newly eligible” individuals.

Benefits	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% copays apply
Blood (first three pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B deductible			100%		100%					
Medicare Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			100%	100%	100%	100%			100%	100%
Out-of-pocket limit [2019]							\$5,560	\$2,780		

Plans C and F will NOT be options for Medicare beneficiaries who turn 65 on or after Jan. 1, 2020. *Plans F and G also offer a high deductible plan option. Once that deductible is paid, the plan pays 100% of covered services for the remainder of the year. While high deductible Plan G does not cover the Part B deductible, it does count the payment of the Part B deductible toward meeting the plan deductible.



Medigap Plans C and F are NOT being discontinued.

If you currently are enrolled in Plans C and F, you will still have access to those plans. For those who are eligible for Medicare prior to Jan. 1, 2020, Plans C and F will remain available options, including coverage of the Part B deductible. For those who become eligible for Medicare on or after Jan. 1, 2020, Plans C and F will not be an option. However, Plans D and G will be available and will have similar coverages to Plans C and F (except for coverage of the Part B deductible).



You are “newly eligible” if you turn 65 on or after Jan. 1, 2020 and if you first become eligible for Medicare benefits due to age, disability, or ESRD on or after Jan. 1, 2020.



Plan G will now feature a high deductible option. Because Plan F with a high deductible (which reimburses the Part B deductible) cannot be sold to newly eligible beneficiaries on or after Jan. 1, 2020, it will be replaced by a Plan G high deductible option. The Part B deductible will count toward the Plan G high deductible plan’s deductible.



Waivered states (MA, MN, WI) will still need to comply with MACRA changes.

If you live in Massachusetts, Minnesota, or Wisconsin, you may not have the same standardized options. They are known as waived states because they have their own standardized plans specific to the state. These states will have to ensure their own plans do not cover any portion of the Part B deductible.

Frequently Asked Questions

Q: If my 65th birthday is on November 29, 2019, but I don’t enroll in Medicare until February 28, 2020, will I still have the option of choosing Plans C or F?

A: Yes. The key date is the date of eligibility (65th birthday), not the date of enrollment.

Q: If I am currently enrolled in Plan C, will I have to switch to a new plan in 2020?

A: No. Plans C and F are still available options for current beneficiaries and those individuals turning age 65 prior to Jan. 1, 2020.

Q: If I have a disability and I am eligible for Medicare before Jan. 1, 2020, even though I won’t turn 65 until after 2020, can I choose Plan C or F?

A: Yes. If you are eligible for Medicare benefits prior to January 2020, Plans C or F are still available options for you.

Q: If I want a high deductible plan, but I won’t turn 65 until after Jan. 1, 2020, what will my options be?

A: For those newly eligible after Jan. 1, 2020, Plan G will offer a high deductible option. It will not cover the Part B deductible (as Plan F with a high deductible does currently); however, the Part B deductible will count toward fulfilling the Plan G high deductible.