



## **The Truth about Medigap Changes**

There are changes coming to the sale of Medigap Plans C, F and F High Deductible starting on January 1, 2020.

There is a lot of misinformation about these changes. Read on to get the facts.

- “Newly eligible” enrollees cannot buy Plans C, F or F High Deductible after January 1, 2020.
- “Newly eligible” means those who a) turn 65 on or after January 1, 2020 or b) first become eligible for Medicare due to age, disability or end-stage renal disease, on or after January 1, 2020.
- For the “newly eligible,” Plans D, G, and G High Deductible replace Plans C, F and F High deductible. All other Medigap plans remain unchanged.

**NONE of the above changes affect current Medigap policyholders, or those eligible for Medicare on or before January 1, 2020.**

- If you are 65 or will be before January 1, 2020, these changes **DO NOT** affect you. You can still buy Plans C, F and F High deductible, even after the changes go into effect for the newly eligible.
- If you first become eligible for Medicare due to age, disability or end-stage renal disease before January 1, 2020, these changes **DO NOT** affect you.
- Plans C, F and F High deductible will not be discontinued for those eligible for Medicare before January 1, 2020. They will still be able to keep their policies and can purchase Plans C or F and F High deductible on or after January 1, 2020.

Some unscrupulous sales people are trying to get policyholders to switch to make a commission. Don't be pressured to change your plan. Choose the right coverage for you.

- Medigap coverage is guaranteed renewable. As long as the policyholder pays the premium, the coverage cannot be cancelled. Some policyholders

are being told that Plans C and F and F High deductible will no longer be available after December 31, 2019 and they must purchase new coverage. **THIS IS NOT TRUE.**

- Some policyholders are being told that premiums for coverage under Plans C or F and F High deductible will be so expensive they should purchase other coverage to make policyholders switch coverage. These **FALSE** and **MISLEADING** statements are in clear violation of Medigap insurance laws.

Be sure to understand your coverage and ask questions of your agent or broker. For more detailed information, contact your state department of insurance or state health assistance insurance program (SHIP).

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