



BlueCross BlueShield
of Illinois

1) What changes are expected for Medicare Supplement Insurance Plans next year? Are some plans being eliminated?

A new federal law was passed on April 16, 2015: The Medicare Access and CHIP Reauthorization Act of 2015 (“MACRA”). Specific to Medicare Supplement Insurance Plans, **Plans C, F, F Select and High Deductible Plan F** will no longer be sold to Medicare beneficiaries who become eligible for Medicare **on or after January 1, 2020**. If you are currently participating in Medicare, or will become Medicare-eligible before January 1, 2020, **this part of MACRA will not affect you**.

2) Why the change?

Medicare sought to increase cost-sharing with all its beneficiaries. This will be done by requiring beneficiaries to pay their Medicare Part B deductibles (currently \$185 for 2019). Plans C, F, F Select and High Deductible Plan F currently cover the Medicare Part B deductibles.

3) What is meant by “newly-eligible?”

In the context of MACRA, “newly-eligible” applies to **a) anyone who turns age 65 on or after January 1, 2020, or b) anyone who becomes eligible for Medicare due to age, disability or end-stage renal disease on or after January 1, 2020**. The easiest way to see if this applies to you is to reference your Medicare red, white & blue card and look at your effective date. If it was issued prior to January 1, 2020, you can continue with a Medicare Supplement Plans C, F, F Select and High Deductible Plan F.

4) I currently have (Plan C) (Plan F) (Plan F Select) (High Deductible Plan F). Do I have to enroll in another Plan?

No. The new MACRA regulations only apply to those newly-eligible on or after January 1, 2020. If you currently have (Plan C) (Plan F) (Plan F Select) or (High Deductible Plan F), you can keep your current Medicare Supplement Insurance Plan.

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5) Will the premiums for (Plan C) (Plan F) (Plan F Select) (High Deductible Plan F) be increased to a level that it would make more financial sense for me to change Plans?

No. Each year Blue Cross and Blue Shield of Illinois (BCBSIL), and all carriers that sell Medicare Supplement Insurance Plans, evaluate our products to help ensure we're providing access to high quality care and services to our members at affordable costs. Our premiums are set using those criteria. Although premiums do increase slightly year-to-year, **we will not** artificially increase premiums on certain Plans to "force" current members to switch Medicare Supplement Insurance Plans. Additionally, Medicare rules prohibit this practice.

6) Will any of the benefits in (Plan C) (Plan F) (Plan F Select) (High Deductible Plan F) change next year?

Medicare may adjust deductibles for certain benefits included in all Medicare Supplement Insurance Plans from year-to-year; however, these are not determined by any insurance carrier and are applied uniformly to all carriers who sell these Supplements.

7) I'm currently employed and have coverage through my employer. But I'm already 65 (or will become Medicare-eligible prior to January 1, 2020). Does that mean I can't buy (Plan C), (Plan F), (Plan F Select) (High Deductible Plan F) when I retire?

No. If you are Medicare-eligible before January 1, 2020 and currently do not participate in Medicare because you are working and have insurance through your employer, **you can purchase (Plan C), (Plan F), (Plan F Select) (High Deductible Plan F) when you retire and participate in Medicare.** You do not meet the definition of "newly-eligible," even though you will not participate in Medicare until **after** January 1, 2020. However, you should consult your employer's benefit administrator to ensure there is no interruption in your health care coverage when you decide to retire.

8) I'm currently employed and have coverage through my employer. But I'm already 65 (or will become Medicare-eligible prior to January 1, 2020). Do I still have to enroll in Medicare Part B?

No. But you will have to enroll in Medicare Part B when you do retire and are no longer covered by your employer's insurance. Once you retire and have both Medicare Parts A and B, you will be able to enroll in a Medicare Supplement Insurance Plan including (Plan C), (Plan F), (Plan F Select) or (High Deductible Plan F).

9) I will turn 65 after January 1, 2020. Can I buy (Plan C), (Plan F), (Plan F Select) (High Deductible Plan F) from another insurance company?

No. MACRA is a federal law that applies to all health care insurance companies offering Medicare Supplement Insurance Plans. Additionally, all Medicare Supplement Insurance Plans **must include identical benefits across all carriers.**

10) What Medicare Supplement Insurance Plan is closest to (Plan C), (Plan F), (Plan F Select) (High Deductible Plan F)?

Medicare Supplement Insurance Plan G has identical benefits to Plans F, F Select and High Deductible Plan F. Plan D also has identical benefits to Plan C. The only difference is with Plans D and G, you will be responsible for your Medicare Part B deductible (\$185 in 2019).

More details on Plan D are expected later this year.

BCBSIL also offers a Medicare Supplement Plan G Select option that offers a lower premium rate should you qualify.

11) Do any other parts of MACRA impact Medicare beneficiaries?

MACRA mandated that all Medicare beneficiaries receive new Medicare ID cards. The new cards replace beneficiaries' Social Security numbers with unique ID numbers in order to help protect your privacy. These cards were distributed to all Medicare beneficiaries between April, 2018 and April, 2019. If you haven't received it, you must contact Medicare directly at **1-800-MEDICARE.**

Not connected with or endorsed by the U.S. Government or Federal Medicare Program.

Medicare Supplement insurance plans are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

If you have any questions, you can contact Customer Service at 1-800-624-1723 (TTY 711). We are open from 7:00 a.m. to 6:00 p.m., CT, Monday through Friday.

Esta información está disponible sin costo en otros idiomas. Comuníquese con nuestro departamento de Servicio al Cliente al 1-800-624-1723 (TTY 711). Nuestro horario de atención es de lunes a viernes, de 7:00 a.m. a 6:00 p.m. Hora Centro.