

MEDICARE SUPPLEMENT CHANGES COMING IN 2020

What Happens Now?



BlueCross BlueShield
of Illinois

What is MACRA?

As you may know, the Medicare Access & CHIP Reauthorization Act of 2015 (MACRA) was signed into law in April 2015 and goes into effect Jan. 1, 2020. The legislation only affects people who are newly eligible for Medicare on or after Jan. 1, 2020.

You're Going to Get Questions

And we have the answers. Some of the changes may seem confusing, but we're here to help clear things up, so you can help your clients make the choice that's right for them.

Meet some Medicare clients to see how MACRA affects their Medicare Supplement Insurance plan options.

Non-Newly Eligible



JIM

- Turned 65 in December 2018
- Still works and is covered by his employer's health insurance plan
- ▶ **Because he was eligible for Medicare before Jan. 1, 2020, Jim can buy Plan C, Plan F, Plan F Select or High Deductible Plan F, when he does enroll in Medicare**



MICHELLE

- Turned 65 in November 2019
- Currently enrolled in Plan F
- ▶ **Michelle can stay on Plan F after 1/1/20**



SUSAN

- Will turn 65 in May 2020
- Has a disability that qualified her for Medicare before 1/1/20
- ▶ **Susan can enroll in Plan C, Plan F, Plan F Select or High Deductible Plan F**

Newly Eligible



CAMILLE

- Will turn 65 in January 2020
- Still works and is covered by her employer's health insurance plan
- ▶ **Camille cannot enroll in Plan C, Plan F, Plan F Select or High Deductible Plan F**



JOE

- Will turn 65 in February 2020
- ▶ **Joe cannot enroll in Plan C, Plan F, Plan F Select or High Deductible Plan F**

It's Business as Usual for Some Clients

As you can see, your clients who are already enrolled in Medicare Supplement Insurance plans do not need to make any changes. They can stay on the plans they currently enjoy after Jan. 1, 2020.

Some of your clients may become eligible for Medicare through Dec. 31, 2019. They can enroll in the current Medicare Supplement Insurance plan options. For these clients (non-newly eligible), the new law means nothing changes at all.

Some Clients Will Have Different Options

For your clients who become eligible for Medicare Jan. 1, 2020 or after (newly eligible), you will still be able to assess their needs and offer plans that will work for their lifestyles and budgets. That just won't include the plans that cover their Part B deductibles that are available to your non-newly eligible clients. The new law only affects your newly eligible clients.

We're in This Together

We know your clients will turn to you for answers and expert advice. We're doing our part to make sure your current Medicare clients get the right message. We emailed members in June to let them know there's nothing to worry about and nothing they need to do.

If you would like more details on MACRA, please see our [FAQs](#).