



This is a reminder that the Medicare Advantage (MA) Annual Election Period begins **November 15, 2009**. Each year those individuals enrolled in an MA plan have the right to disenroll from their current plan and select a new MA plan or return to Original Medicare and purchase a Medicare supplement plan.

This year a number of MA plan carriers-Coventry, Health Net, WellCare and Aetna-will be departing the private fee-for-service (PFFS) market effective December 31st and thousands will possibly be looking to return to Original Medicare and purchase Med supp coverage as opposed to reenrolling in a different PFFS or other type of MA plan. In addition, Blue Cross and Blue Shield of Texas have announced it will not renew its Medicare Advantage Blue Medicare PPO contract effective December 31st. These individuals will have a **Special Election Period** beginning **October 1, 2009** in which they can return to Original Medicare and apply for a Medicare supplement with an **effective date** of January 1, 2010.

The next several months will be an important time with possible opportunities to increase your Medicare supplement sales. During this time if an MA member contacts you wanting to return to Medicare and purchase a Medicare supplement policy from Mutual or one of its affiliates; we want you to know the facts about the process and what to do to make the process easy for them. In addition, knowing what is required will prevent delays in processing your application.

MA members can disenroll from their plan during:

- **Annual Election Period** for MA Plans and Medicare Part D Prescription Drug Plans beginning November 15, 2009 to December 31, 2009 with an effective date for disenrollees of January 1, 2010.

Required:

Complete the MA section on the Medicare supplement application; **and** send **one** of the following with the application:

1. A copy of the applicant's MA plan's disenrollment notice (needed if applying for Guarantee Issue);
 2. A copy of the letter the applicant sent to their MA plan requesting disenrollment (***dated November 15th or later***);
or
 3. A signed statement that the applicant has requested to be disenrolled from their MA plan.
- **Special Election Period.** Some examples of special election periods are when an MA plan withdraws from the market or when the member moves out of the service area. The effective date of the disenrollment varies by situation. Please see the plan rules.

Required: A copy of their termination letter. If they have not received their letter, they can submit as an **exception** a copy of their ID card, from one of the carriers listed above that will not be renewing their PFFS contract, along with a note indicating their coverage is being terminated or the termination noted on the application.

NOTICE: Mutual of Omaha and its affiliate companies will begin **accepting applications dated October 1st** with a January 1, 2010 effective date for Medicare supplement from these individuals in the Annual Election Period or Special Election Period. You do not need to wait until November 15th or later to begin submitting applications.

- **Open Enrollment Period for MA Plans.** MA members are allowed to make one change during this period January 1, 2010 to March 31, 2010 with an effective date of disenrollment after January 1, 2010. The effective date of disenrollment would be the first of the month the MA organization receives a completed disenrollment request.

Required:

Complete the MA section on the Medicare supplement application; **and** send **one** of the following with the application:

1. A copy of the applicant's MA plan's disenrollment notice;
2. A copy of the letter the applicant sent to their MA plan requesting disenrollment; or
3. A signed statement that the applicant has requested to be disenrolled from their MA plan.

If an individual is **disenrolling after March 31, 2010:**

- Complete the MA section on the Medicare supplement application; and
- Send a copy of the applicant's MA plan's disenrollment notice with the application.

If a member wishes to switch from an MA plan to Original Medicare, MA organizations must notify them of their Medicare supplement guarantee issue rights if those rights apply. MA members may apply for a guaranteed issue if they:

- Joined an MA plan when they first enrolled in Medicare and then leave the plan within the first 12 months of joining;
- Terminated a Medicare supplement policy to enroll in an MA plan for the first time, then leave the plan within 12 months of enrolling; or
- Are enrolled in an MA plan leaving the service area or Medicare program altogether.

NOTICE: Mutual will allow as guarantee issue these additional scenarios:

- Individuals that joined an MA plan when they first enrolled in Medicare and then leave the plan within **24** months of joining.
- Individuals who terminated a Medicare supplement policy to enroll in an MA plan for the first time and then leave the plan within **24** months of joining.
- Individuals who leave an employer group plan and enroll in an MA plan for the first time and leave the plan within **24** months of joining.

NOTE: People who aren't eligible for a guaranteed issue Medicare supplement must complete the health questions on the application.

Members may disenroll from an MA plan by either writing or calling their plan or calling 1-800-Medicare (a written request for disenrollment may be required). The MA organization must provide a disenrollment notice within seven business days of receiving the request.

When they are looking for replacement coverage during this Guarantee Issue period. Mutual and its affiliates, United of Omaha and United World, offer **ALL** plans that we currently market rather than just those plans required by state law. **This does not** apply in those states with special guarantee issue situations: CA, ME, MO and WA.

If you have a client who has any problems disenrolling from their MA, please have them contact their State Health Insurance Assistance Program (SHIP) office. The SHIP office will help them disenroll and return to Medicare. For any questions regarding MA disenrollment eligibility, contact your State Health Insurance Assistance Program (SHIP office) or call 1-800- MEDICARE, as each situation presents its own unique set of circumstances.

For general information, please call Sales Support at 1-800-693-6083.