



# MADP REMINDERS

## MEDICARE SUPPLEMENT

January 12, 2011

### NEW MEDICARE ADVANTAGE DISENROLLMENT PERIOD (MADP):

MA members are allowed to make one change during this period January 1, 2011 to February 14, 2011 with an effective date of disenrollment after January 1, 2011. The effective date of disenrollment would be the first of the month the MA organization receives a completed disenrollment request.

The MADP does not provide an opportunity to:

- Switch from Original Medicare to a Medicare Advantage Plan
- Switch from one Medicare Advantage Plan to another
- Switch from one Medicare Prescription Drug Plan to another
- Join, switch, or drop a Medicare Medical Savings Account Plan

### GUARANTEE ISSUE:

Voluntary termination of a Med Advantage plan does **not** qualify for Guaranteed Issue unless the client is exercising one of the above CMS "Trial Right" options.

**ALL plans** currently available for new business in your state may be offered to your client if:

1. They joined a Medicare Advantage Plan or Programs for All-Inclusive Care for the Elderly (PACE) when they were first eligible for Medicare Part A at 65, and within the first year of joining, they decide they want to switch to Original Medicare.

**or**

2. They dropped a Medigap policy to join a Medicare Advantage Plan (or switch to a Medicare SELECT policy) for the first time, they have been in the plan less than a year, and they want to switch back. We continue to guarantee individuals that originally had a competitors' Medicare supplement policy.

### OTHER GUARANTEE ISSUE RIGHTS:

If your client qualifies for Guarantee Issue under one of the other CMS scenarios (see the Buyer's Guide<sup>+</sup>), all plans may not be available to choose from without going through the full underwriting process.

Under these scenarios you may offer Plans A, B, C and F. The only exception is in WA, where in compliance with state regulations, Plan D must also be offered.

*Plans D, except in WA, and G are still available to applicants but underwriting would be required.*

<sup>+</sup> Section 3, "Your right to buy a Medigap policy" of the "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare"

### QUESTIONS:

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