

When you can switch Medigap plans Birthday rule fact sheet

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INSURANCE *Tips*

Employer-sponsored group Medigap plans are not eligible for the Medigap Birthday Rule. If you leave your employer-sponsored group Medigap plan, you may not be able to get it back if the employer plan rules do not allow it.

**For more information
contact your
insurance agent or**

**Senior Health
Insurance Benefit
Assistance (SHIBA)**
at 1-800-722-4134

**Consumer Advocacy
Hotline**
Toll-free
888-877-4894

Both SHIBA and
Consumer Advocacy
are units within the
Oregon Insurance
Division.

The rules that apply
can be found here:
[OAR 836-052-0143](http://www.oregon.gov/OSRD/Insurance/Insurance%20Division/Insurance%20Division%20Rules%20and%20Regulations/Insurance%20Division%20Rules%20and%20Regulations.htm)



Medicare beneficiaries have a yearly opportunity to compare Medicare supplement prices and switch companies. They must keep the same plan type or choose one with lesser benefits. For example, a Plan F enrollee can switch to any 2010 Medicare Supplement Plan A through N, except for an Innovative Plan F.

Medicare supplement plans (also called Medigaps) help cover the gaps in insurance that Original Medicare (Parts A and B) do not cover. The plans are named by letter, Plan A through Plan N. The plan benefits are standardized, meaning Plan A benefits are exactly the same from one company to another. This rule is a response to frequent consumer complaints of being locked into plans with large annual rate increases.

How this works if you are in Medicare:

- ▶ The opportunity to compare prices and apply for a new Medigap plan starts on your birthday and ends 30 days later.
- ▶ This [chart](#) shows what replacement plans are possible. For example, you cannot go from a standard Plan F to an Innovative Plan F because the Innovative Plan F has more benefits, including access to nurse advice telephone service and an annual physical examination. On the other hand, you may switch from a Plan C to a Plan C SELECT, which does not have added benefits.
- ▶ The change is guaranteed, regardless of your health.
- ▶ New coverage typically begins on the first of the month following the application date. However, it cannot start before your birthday. Example: A Jan. 23 application date results in a Feb. 1 effective date. Insurers can adjust the effective date so consumers do not have two policies that are active at the same time. In some cases, this means the policy start date is more than 30 days from the date of application. For example: Jane's birthday is July 5. She applies to a new company on July 20 but requests a Sept. 1 effective date to allow time to cancel the existing policy.
- ▶ "Mid-month" effective dates are discouraged, as applicants typically must give their prior carrier notice.
- ▶ Do not cancel the current Medigap policy until the new Medigap policy is issued. You may have to pay two premiums for one month to ensure a smooth transfer from the old to new policy.
- ▶ Switching mid-year from one Medigap Plan F High Deductible policy to another will restart the high deductible under the new carrier's policy contract. Consider the annual deductible before switching policies.
- ▶ Switching from a Medigap Plan F to a Medigap Plan G will not require you to pay the Medicare Part B deductible if the Plan F policy already paid it to Medicare for the plan year.
- ▶ This rule does not apply to Medicare supplement policies issued before Jan. 1, 1990. Agents whose clients have 1990s plans will want to help clients compare both benefits and prices when considering whether to change supplements.

Medicare Supplement Guaranteed Issue Replacement Matrix

I have a:	I can replace it with a:
1990 or 2010 Medicare Supplement Plan A	2010 Medicare Supplement Plan A
1990 or 2010 Medicare Supplement Plan B	2010 Medicare Supplement Plan A, B
1990 or 2010 Medicare Supplement Plan C	2010 Medicare Supplement Plan A, B, C, D, K, L, M or N
1990 or 2010 Medicare Supplement Plan D	2010 Medicare Supplement Plan A, B, D, K, L, M or N
1990 Medicare Supplement Plan E	2010 Medicare Supplement Plan A, B, D, K, L, M or N
1990 or 2010 Medicare Supplement Plan F (not a high-deductible plan F)	Any 2010 Medicare Supplement Plan <u>(except for Innovative plan F)*</u>
1990 or 2010 Medicare Supplement High Deductible Plan F	2010 Medicare Supplement High Deductible Plan F
1990 or 2010 Medicare Supplement Plan G	2010 Medicare Supplement Plan A, B, D, G, K, L, M or N
1990 Medicare Supplement Plan H	2010 Medicare Supplement Plan A, B, D, K, L, M or N
1990 Medicare Supplement Plan I	2010 Medicare Supplement Plan A, B, D, G, K, L, M or N
1990 Medicare Supplement Plan J	Any 2010 Medicare Supplement Plan
1990 Medicare Supplement High Deductible Plan J	2010 Medicare Supplement High Deductible Plan F
1990 or 2010 Medicare Supplement Plan K	2010 Medicare Supplement Plan K
1990 or 2010 Medicare Supplement Plan L	2010 Medicare Supplement Plan K or L
2010 Medicare Supplement Plan M	2010 Medicare Supplement Plan M or N
2010 Medicare Supplement Plan N	2010 Medicare Supplement Plan N

***Innovative benefits include benefits not contained in other standardized Medicare Supplement plans. Including, but not limited to, nurse advice lines, annual physical exam, preventive dental care, preventive vision care, routine hearing exam and drug discount card.**

Note: SELECT plans are considered equal to the same plan type it is modifying.