

Guaranteed Issue Rights

The situations listed below are based upon scenarios found in the Guide to Health Insurance.

Note: All plans are not Guaranteed Issue. Plans C and F (including High Deductible F) are not available to newly eligible Medicare beneficiaries. "Newly eligible" is defined as individuals who have attained age 65 on or after Jan. 1, 2020 or first become eligible for Medicare due to age, disability or end-stage renal disease, on or after Jan. 1, 2020. While Plans C and F are not available to these Medicare beneficiaries, Plans D, G and High Deductible G are available, only for newly eligible beneficiaries where offered.

Guaranteed Issue Situation	Client has the right to...
Client's MA plan is leaving the Medicare program, stops giving care in his/her area, or client moves out of the plan's service area.	buy a Medigap Plan A, B, C, F, K or L that is sold in the client's state by any insurance carrier. Client must switch to Original Medicare Plan.
Client joined an MA plan when first eligible for Medicare Part A at age 65 and within the first year of joining, decided to switch back to Original Medicare.	buy any Medigap plan that is sold in your state by any insurance company.
Client dropped his/her Medigap policy to join an MA plan for the first time, has been in the plan less than one year and wants to switch back.	obtain client's Medigap policy back if that carrier still sells it. If his/her former Medigap policy is not available, the client can buy a Medigap Plan A, B, C, F, K or L that is sold in his/her state by any insurance company.
Client leaves an MA plan because the company has not followed the rules, or has misled the client.	buy Medigap plan A, B, C, F, K or L that is sold in the client's state by any insurance company.
In Wisconsin Only. Client's group health plan ended and the client joined an MA plan for the first time, has been in the plan less than a year, and wants to switch back to Original Medicare.	buy any Medigap plan and riders. Note: The Part B deductible rider and extended plan are not available for newly eligible clients.

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Plan J Guaranteed Issue Conversion

Guaranteed Issue Right

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Medicare Access and CHIP Reauthorization Act of 2015 (MACRA)

Premium Payment and Calculation Guidelines

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Calculating Premium

Utilizing the Outline of Coverage

- Determine ZIP code where the client resides and find the correct rate page for that ZIP code
- Determine plan
- Determine if nontobacco or tobacco
- Find Age/Gender – Verify that the age and date of birth are the exact age as of the application date
- This will be your base monthly premium

Policy Issue Guidelines

Plan J Guaranteed Issue Conversion

Tobacco rates do not apply during Open Enrollment or Guaranteed Issue situations in the following states:

AR, CA, CO, CT*, IA, IL, KY, LA, MD, MI, MO, NC, ND, NH, NJ, NY*, OH, PA, TN, UT, VA, VT*, WA*, WI

*Tobacco rates never apply in CT, NY, VT, WA

Guaranteed Issue Right

Utilizing the Calculate Your Premium Form (excluding CT)

- Enter the base premium on line #2 and proceed with the instructions that follow

Group Health Plan Proof of Termination

Types of Medicare Policy Ratings

Community rated

The same monthly premium is charged to everyone who has the Medicare policy, regardless of age. Premiums are the same no matter how old the applicant is. Premiums may go up because of inflation and other factors, but not based on age.

Issue age rated

The premium is based on the age the applicant is when the Medicare policy is bought. Premiums are lower for applicants who buy at a younger age, and won't change as they get older. Premiums may go up because of inflation and other factors, but not because of applicant's age.

Attained age rated

The premium is based on the applicant's current age so the premium goes up as the applicant gets older. Premiums are low for younger buyers, but go up as they get older. In addition to change in age, premiums may also go up because of inflation and other factors.

Note: If a premium is paid by a business account, refer to the "Business Checks" section of this guide to determine if acceptable, and if so, which rate type will be applied.

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Rate Type Available by State

State	Company	Tobacco / Nontobacco Rates	Gender Rates	Attained, Issue, or Community Rated	Tobacco Rates During Open Enrollment	Household Discount	Class Rating
AK	M	Y	Y	A	Y	N/A	N
AL	O	Y	Y	A	Y	12%	Y
AR	O	Y	N	C	N	12%	Y
AZ	O	Y	Y	I	Y	12%	Y
CA	M	Y	N	A	N	12%	N
CO	U	Y	Y	A	N	12%	Y
CT	O	N	N	C	N	N/A	N
DC	M	Y	Y	A	Y	N/A	N
DE	O	Y	Y	A	Y	12%	Y

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State	Company	Tobacco / Non-Tobacco Rates	Gender Rates	Attained, Issue, or Community Rated	Tobacco Rates During Open Enrollment	Household Discount	Class Rating
GA	M	Y	Y	I	Y	12%	Y
FL	U	Y	Y	I	Y	N/A	N
HI	M	Y	Y	A	Y	N/A	N
IA	W	Y	Y	A	N	12%	Y
ID	O	Y	N	I	Y	N/A	Y
IL	W	Y	Y	A	N	7%	Y
IN	W	Y	Y	A	Y	7%	Y
KS	M	Y	Y	A	Y	12%	Y
KY	W	Y	Y	A	N	12%	Y
LA	O	Y	Y	A	N	12%	Y
MD	U	Y	Y	A	N	12%	Y
ME	U	Y	N	C	Y	7%	N
MI	W	Y	Y	A	N	12%	Y
MO	O	Y	Y	I	N	12%	Y
MN	O	Y	N	C	Y	N/A	N
MS	W	Y	Y	A	Y	12%	Y
MT	U	Y	N	A	Y	7%	Y
NC	W	Y	Y	A	N	12%	Y
ND	O	Y	Y	A	N	7%	N
NE	W	Y	Y	A	Y	12%	Y
NH	M	Y	Y	I	N	12%	Y
NJ	O	Y	Y	A	N	7%	Y
NM	U	Y	Y	A	Y	12%	Y
NV	W	Y	Y	A	Y	12%	Y
NY	M	N	N	C	N	N/A	N
OH	M	Y	Y	A	N	7%	Y
OK	O	Y	Y	A	Y	7%	Y
OR	O	Y	Y	A	Y	12%	Y
PA	M	Y	Y	A	N	12%	Y
RI	M	Y	Y	A	Y	N/A	N
SC	W	Y	Y	A	Y	12%	Y
SD	O	Y	Y	A	Y	12%	Y
TN	W	Y	Y	A	N	12%	Y
TX	S	Y	Y	A	Y	12%	N
UT	O	N	Y	A	N	12%	Y
VA	O	Y	Y	A	N	12%	Y
VT	M	N	N	C	N	N/A	N
WA	U	N	N	C	N	7%	N
WI	W	Y	Y	A	N	12%	Y
WV	W	Y	Y	A	Y	12%	Y
WY	M	Y	Y	A	Y	12%	Y

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