



We have received questions and emails **regarding the Missouri anniversary rule and Plan G movement**. Anthem is reviewing current applications received and will be in contact with agents directly. The information below will clarify our earlier communications. This clarification is effective immediately.

Under the MO anniversary rule in 2020 and beginning with 1/1/20 effectives, when any Plan F enrollee (regardless of carrier) wants to move to Anthem's Modernized Plan G, the Plan F enrollee will need to complete a new application, answer the health questionnaire, including answering the tobacco usage question, which is our underwriting process. Their current age will be used for rating if accepted. Under the MO Anniversary rule, Modernized Plan G is only guaranteed issued when the applicant's most recent prior coverage was Modernized Plan G.

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) - Those individuals who are newly eligible for Medicare are prohibited from purchasing Plans C and F (Anthem offers Plan F). Existing or current members who are enrolled in Plans C or F can continue to keep their current plan. In addition, we will continue to make our currently marketed Plan F available to those eligible for Medicare prior to January 1, 2020. Per MACRA, individuals who turn age 65 on January 1, 2020, and who can enroll in Medicare effective 12/1/2019 cannot enroll into Plan F – as they are newly eligible for Medicare due to turning 65 on 1/1/2020.

The chart below outlines the anniversary rule scenarios for Missouri.

MO Anniversary Rule Guide

From (Anthem or any carrier)	To	Underwriting Required
Enrollee's current Modernized Letter Plan (from any carrier)	Anthem's Modernized Plan G	No , if prior Plan was Modernized Plan G; (tobacco usage question) Yes , if prior Plan was not Modernized Plan G
<u>Prior</u> eligible enrollee's current Standard or Modernized Letter Plan (from any carrier)	Anthem's same Modernized letter Plan, if available, or Modernized Plans A, *F & *N if enrollee's prior plan is not available	No (tobacco usage question)
<u>Newly</u> eligible enrollee's current Modernized Letter Plan (from any carrier)	Anthem's same Modernized letter Plan, if available, or Modernized Plans A, G & *N if enrollee's prior plan is not available	No (tobacco usage question)

(Note: **+Plan N** is only available to those 65 and older;

***Plan F** is offered through Anthem Insurance Company Inc. (AICI) and only available to those eligible for Medicare prior to 1/1/2020.)

If you have any additional questions, please contact your MO regional Medicare broker sales manager, the sales director, the local MO broker support team or Medicare Agent Services at 1-800-633-4368. As always, thank you for business.