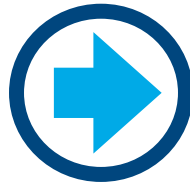


## 2020 Medicare Open Enrollment MEDIGAP Considerations

2020 enrollment period **STARTS**



2020 enrollment period **ENDS**



Changes made to your Medicare coverage during this period will take effect January 1, 2020

### During Open Enrollment you can

- Add, drop or change your Medicare Part D prescription drug coverage
- Change from Original Medicare to Medicare Advantage (MA)
- Change from Medicare Advantage to Original Medicare

If you are enrolled in a Medicare Advantage plan as of January 1st, you may also use the Medicare Advantage Open Enrollment Period (January 1st to March 31st) to:

- Switch Medicare Advantage plans
- Leave a MA plan, return to Original Medicare, and join a Medicare Prescription Drug Plan to add drug coverage.<sup>1</sup>

During this period you **cannot** switch from Original Medicare to a MA Plan or, if you are enrolled in Original Medicare, make changes to your Part D Medicare Prescription Drug Plan.<sup>1</sup>

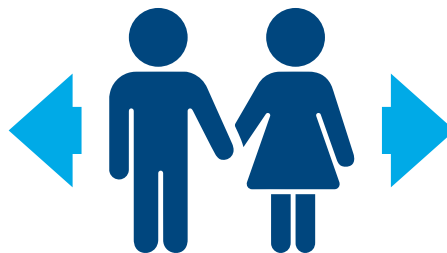
### Changes in your Medicare health or prescription drug plan coverage may also affect your choices about Medicare Supplement Insurance (Medigap)

- Medigap is private health insurance that can help pay some of the costs or “gaps” that Original Medicare does not cover (like copayments or coinsurance)<sup>2</sup>
- Medigap is called “Medicare Supplement Insurance” because it adds to, or “supplements,” your Original Medicare benefits<sup>2</sup>
- Medigap **only** helps with Original Medicare (Part A and Part B)
- Medigap **does not** help with Medicare Advantage (Part C) or a Medicare Prescription Drug Plan (Part D)

If you change from Original Medicare to Medicare Advantage



You cannot use a Medigap policy



If you change from Medicare Advantage to Original Medicare



You may be able to buy a Medigap policy<sup>3</sup>

## Medigap Considerations During Open Enrollment:

If You	You Can	Discussion
Have Original Medicare plus a Medigap policy <b>and switch to Medicare Advantage*</b>	<ul style="list-style-type: none"> <li>Drop your Medigap policy</li> <li>Keep your Medigap policy</li> </ul>	<ul style="list-style-type: none"> <li>Medigap does <b>not</b> cover costs for Medicare Advantage so you may want to contact your Medigap insurance company to find out how to disenroll. If you later leave the Medicare Advantage Plan and return to Original Medicare, you <b>may or may not</b> be able to purchase another Medigap policy.†</li> <li>You have a legal right to keep the Medigap policy after you join a Medicare Advantage Plan. However, the Medigap policy would no longer provide benefits. If you keep your Medigap policy you must continue to pay the premiums.</li> </ul>
Have Medicare Advantage <b>and switch to Original Medicare</b>	<ul style="list-style-type: none"> <li>Possibly buy a Medigap policy†</li> </ul>	<ul style="list-style-type: none"> <li>If you have a Medicare Advantage Plan but return to Original Medicare, you <b>may or may not</b> be able to purchase a Medigap policy.†</li> </ul>

\* Medicare Advantage plans with or without prescription drug coverage.

† Limitations and restrictions may apply. However, there are certain circumstances under which an insurance company must sell you a Medigap policy.<sup>3</sup> For more information about Medigap rights in your state, contact your State Health Insurance Assistance Program, or call Medicare, 24 hours a day, 7 days a week (resources below).

Resource	How to Access
"2019 Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare"	<a href="http://www.medicare.gov/pubs/pdf/02110-medicare-medigap-guide.pdf">www.medicare.gov/pubs/pdf/02110-medicare-medigap-guide.pdf</a>
"Medicare Supplement Insurance: Getting Started"	<a href="http://www.medicare.gov/Pubs/pdf/11575-Medigap-Getting-Started.pdf">www.medicare.gov/Pubs/pdf/11575-Medigap-Getting-Started.pdf</a>
Medigap Policy Search (Find a Medigap Policy in Your Area)	<a href="http://www.medicare.gov/find-a-plan/questions/medigap-home.aspx">www.medicare.gov/find-a-plan/questions/medigap-home.aspx</a>
How to Compare Medigap Policies	<a href="http://www.medicare.gov/supplement-other-insurance/compare-medigap/compare-medigap.html">www.medicare.gov/supplement-other-insurance/compare-medigap/compare-medigap.html</a>
State Health Insurance Assistance Programs (SHIP)	<a href="http://www.shiptacenter.org">www.shiptacenter.org</a>
Medicare	<a href="http://www.medicare.gov">www.medicare.gov</a> <b>1-800-MEDICARE (1-800-633-4227) TTY: 1-877-486-2048</b>

## Medigap Checklist

- |   |  |
|---|--|
| <input type="checkbox"/> Review your expected health and prescription needs for 2020                  | <input type="checkbox"/> Decide if you would like to buy Medicare Supplement Insurance (Medigap) |
| <input type="checkbox"/> Based on your needs, choose your Medicare health and prescription drug plans | <input type="checkbox"/> Review Medigap policies available in your area                          |
|   | <input type="checkbox"/> If you need help, call your State Health Insurance Assistance Program   |

**REFERENCES:** **1.** Medicare Managed Care Manual. Chapter 2: Medicare Advantage Enrollment and Disenrollment. [https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/Downloads/CY\\_2019\\_MA\\_Enrollment\\_and\\_Disenrollment\\_Guidance.pdf](https://www.cms.gov/Medicare/Eligibility-and-Enrollment/MedicareMangCareEligEnrol/Downloads/CY_2019_MA_Enrollment_and_Disenrollment_Guidance.pdf). Accessed July 11, 2019. **2.** Medicare.gov. What's Medicare Supplement Insurance (Medigap)? <https://www.medicare.gov/supplement-other-insurance/medigap/whats-medigap.html>. Accessed July 11, 2019. **3.** Medicare.gov. Guaranteed issue rights. <https://www.medicare.gov/supplements-other-insurance/when-can-i-buy-medigap/guaranteed-issue-rights>. Accessed July 11, 2019.

This document is presented for informational purposes only and is not intended to provide reimbursement or legal advice. Laws, regulations, and policies concerning reimbursement are complex and are updated frequently. While we have made an effort to be current, the information may not be as current or comprehensive when you view it. In addition, this information does not represent any statement, promise, or guarantee by Johnson & Johnson Health Care Systems Inc. or its affiliates about coverage, levels of reimbursement, payment, or charge. Please consult with your payer organization(s) for local or actual coverage and reimbursement policies and determination processes. Please consult with your counsel or reimbursement specialist for any reimbursement or billing questions specific to your institution.