



Gerber Life
Insurance Company

MEDICARE ADVANTAGE CONVERSION GUIDELINES

MEDICARE SUPPLEMENT
October 28, 2009

The Medicare Advantage
(MA) Annual Election
Period begins
November 15, 2009.

Each year those individuals enrolled in an MA plan have the right to disenroll from their current plan and select a new MA plan or return to Original Medicare and purchase a traditional Medicare supplement plan.

This year a number of MA plan carriers will be departing the private fee-for-service (PFFS) market effective December 31st and thousands of MA policyholders may then be looking to purchase a traditional Med supp coverage rather than reenrolling in a different PFFS or other type of MA plan. The Medicare Advantage (MA) Annual Election Period for current MA policyholders begins **November 15, 2009**; however, please **NOTE** they may request an earlier effective date if they don't want to keep their current coverage in force until December 31, 2009. In such cases of early termination, we must have a copy of their disenrollment request sent to their current MA carrier, in addition to the termination confirmation letter sent by their carrier. Many carriers have already sent the termination letters to their policyholders.

MA members can
disenroll from their
current plan during:

- **Annual Election Period** for MA Plans and Medicare Part D Prescription Drug Plans beginning November 15, 2009 to December 31, 2009, with an effective date of January 1, 2010 for new coverage.

Required:

Complete the MA section on the Medicare supplement application; **and** send **one** of the following with the application:

1. A copy of the applicant's MA plan's disenrollment notice (this is needed if applying for Guarantee Issue as the letter will indicate their Medigap Guarantee Issue Rights); or
2. A copy of the letter the applicant sent to their MA plan requesting disenrollment (***dated November 15th or later***); or
3. A signed statement that the applicant has requested to be disenrolled from their MA plan.

- **Special Election Period.** Some examples of special election periods are when an MA plan withdraws from the market or when the member moves out of the service area. The effective date of the disenrollment varies by situation. Please see the plan rules.

Required: A copy of their termination letter. If requesting an effective date prior to January 1, 2010, we need a copy of their disenrollment request to their MA carrier.

- **Open Enrollment Period for MA Plans.** MA members are allowed to make one change during this period January 1, 2010 to March 31, 2010. The effective date of disenrollment would be the first of the month during which the MA organization receives a completed disenrollment request.

Required:

Complete the MA section on the Medicare supplement application; **and** send **one** of the following with the application:

1. A copy of the applicant's MA plan's disenrollment notice; or
2. A copy of the letter the applicant sent to their MA plan requesting disenrollment; or
3. A signed statement that the applicant has requested to be disenrolled from their MA plan.

If a member wishes to switch from an MA plan to Original Medicare, MA organizations must notify them of their Medicare supplement guarantee issue rights if those rights apply. MA members may apply for a guarantee issue if they:

- Joined an MA plan when they first enrolled in Medicare and then leave the plan within the first 12 months of joining;
- Terminated a Medicare supplement policy to enroll in an MA plan for the first time, then leave the plan within 12 months of enrolling; or
- Are enrolled in an MA plan and leaving the service area or Medicare program altogether.

Members may disenroll from an MA plan by either writing or calling their plan or calling 1-800-MEDICARE (*a written request for disenrollment may be required*). The MA organization must provide a disenrollment notice within seven business days of receiving the request.

During this Guarantee Issue period, we offer **ALL** plans that we currently market, not only those plans required by state law. **This does not** apply to special guarantee issue situations for Medicare Supplement replacements in California or Missouri.

If you have a client who has any problems disenrolling from their MA coverage, please have them contact their State Health Insurance Assistance Program (SHIP) office. The SHIP office will help them disenroll and return to Medicare. For any questions regarding MA disenrollment eligibility, contact your State Health Insurance Assistance Program (SHIP office) or call 1-800-MEDICARE, as each situation presents its own unique set of circumstances.

NOTE: People who aren't eligible for a guarantee issue Medicare supplement must complete the health questions on the application.

.....
Please contact us if you have any questions:

Call: (877) 617-5592
E-Mail: GerberSalesSupport@medsuppservices.com