



This is a reminder to the previous communication sent September 16, 2009 that 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 Medicare supplement plan.

This year a number of MA plan carriers will be departing the private fee-for-service (PFFS) market effective December 31<sup>st</sup> and thousands will possibly be looking to return to Original Medicare and purchase Med supp coverage as opposed to reenrolling in a different PFFS or other type of MA plan. These individuals will have a **Special Election Period** beginning **October 1, 2009** in which they can return to Original Medicare and apply for a Medicare supplement with an effective date of January 1, 2010. However, please **NOTE** they may request an earlier effective date if they wish not to keep their current coverage until December 31, 2009. If this is the case, we must have a copy of their disenrollment request that is being sent to their MA carrier in addition to their termination letter. Many carriers have already sent the termination letters to their policyholders.

**MA members can disenroll from their 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 for disenrollees of January 1, 2010.

**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 for 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 15<sup>th</sup> 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 they have not received their letter, they can submit as an **exception** a copy of their ID card, from the carriers that will not be renewing their PFFS contract, along with a note indicating their coverage is being terminated or the termination noted on the application. 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 with an effective date of disenrollment after January 1, 2010. The effective date of disenrollment would be the first of the month 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 leaving the service area or Medicare program altogether.

**NOTICE:** Mutual will allow as guarantee issue these additional scenarios:

- Individuals that joined an MA plan when they first enrolled in Medicare and then leave the plan within **24** months of joining.
- Individuals who terminated a Medicare supplement policy to enroll in an MA plan for the first time and then leave the plan within **24** months of joining.
- Individuals who leave an employer group plan and enroll in an MA plan for the first time and leave the plan within **24** months of joining.

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

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.

When they are looking for replacement coverage during this Guarantee Issue period. Mutual and its affiliates, United of Omaha and United World, offer **ALL** plans that we currently market rather than just those plans required by state law. **This does not** apply to special guarantee issue situations for Medicare Supplement replacements in states of: CA, ME, MO and WA.

If you have a client who has any problems disenrolling from their MA, 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.

For general information, please call Sales Support at 1-800-693-6083.