



# Your Guide to MACRA for Your Medicare Supplement Clients

## MACRA Defined

MACRA stands for the Medicare Access and CHIP Reauthorization Act of 2015. The rule states that as of Jan. 1, 2020, newly-eligible Medicare beneficiaries won't be able to purchase Medicare supplement plans that cover the Part B deductible. This includes Medicare supplement Plans C, F, High-Deductible F (and Minnesota and Wisconsin Part B deductible coverage).<sup>\*</sup> Plus a new Medicare supplement Plan High-Deductible G will be available effective Jan. 1 where offered.

## The Effect on Your Medicare Supplement Clients

### *Medicare-eligibility through Dec. 31, 2019*

For your clients who are already Medicare-eligible or will be through Dec. 31, 2019, their Medicare options are the same as they've always been. They can keep their existing plans or purchase any that covers the Part B deductible.

### *Medicare-eligibility Jan. 1, 2020 and after*

The MACRA rule will impact your clients who become Medicare-eligible after Dec. 31, 2019 as they're considered "newly-eligible" and won't be able to purchase plans that cover the Part B deductible. Their plan choices include cost-sharing.

Additionally, MACRA makes Plans D and G the guaranteed issue plans for newly-eligible Medicare beneficiaries (as of Jan. 1, 2020) for the specified period under current law that name Plans C or F for current beneficiaries.

Refer to the chart below for Gerber Life plans offered by Medicare eligibility date.

## How You Can Help

Assure people who are or will be eligible for Medicare by Jan. 1, 2020 that their Medicare supplement options don't change and no action is required.

For your convenience, we'll provide you a consumer-facing flier explaining the impact to your current and future clients. In March, we began sending a communication to your Medicare supplement policyholders telling them they may keep their current plan.

## Questions?

If you have any questions, please contact Sales Support, 877-617-5592.

Thank you for learning about these changes and reassuring your clients. We'll continue to provide updates as new information becomes available.

Gerber Life Medicare Supplement Plan Choices as of Jan. 1, 2020		
	Medicare-eligibility through 12/31/2019	Medicare-eligibility on or after 1/1/2020
Medicare Supplement Plans Available*	A, B, C, D, F, G, N	A, B, D, G, N

<sup>\*</sup>Gerber Life Insurance Company Medicare supplement policy offerings vary by state. For specifics, refer to the Medicare Supplement Underwriting Guide, T03\_328, or the state's outline of coverage on the agent portal on gerberlifegroup.com.

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