

Changes in Medicare for 2019

How Am I Affected?

A Medicare Cost Plan is a type of Medicare coverage that has been popular in Minnesota for many years. Due to a change in federal law, Cost Plans will no longer be available for many Minnesota seniors after 2018. If you are affected, you may need to take action to enroll in new Medicare coverage for 2019.

◆ How can I tell if I have a Medicare Cost Plan?

In Minnesota, Cost Plans are offered by three insurers: Blue Cross and Blue Shield of Minnesota, HealthPartners and Medica.

The Cost Plans offered by these insurers have various brand names. Confirm whether you have a Cost Plan by calling the number on the back of your health plan member card (different from your Medicare card).

◆ If I don't have a Medicare Cost Plan, what do I need to do?

You don't need to do anything. This Medicare change does not affect you.

◆ If I have a Cost Plan but live in one of the 21 Minnesota counties where Cost Plans are continuing in 2019, what do I need to do?

You don't need to do anything to keep your Cost Plan.

In September 2018, you will receive an annual notice from your current insurer, with any changes in premiums or benefits. Renewal for 2019 is automatic, but you also have the choice of changing your coverage during the Medicare Annual Enrollment Period (Oct. 15-Dec. 7, 2018).

◆ If I have a Cost Plan and my insurer tells me that I am being automatically transitioned into a Medicare Advantage plan for 2019, what do I need to do?

This automatic transition (known as "deeming") is available if your insurer is offering a Medicare Advantage plan that is largely equivalent to your current Cost Plan.

Your Cost Plan insurer will send a notification letter to you by September 15, 2018. You will still have the option of selecting different coverage with a different insurer during the Medicare Annual Enrollment Period (Oct. 15-Dec. 7, 2018).

◆ If I have a Cost Plan and I am not being automatically transitioned into a Medicare Advantage plan for 2019, what do I need to do?

You will need to enroll in new coverage for 2019 by December 31, 2018.

You may enroll in a Medicare Advantage plan or purchase a Medicare Supplement policy to go with Original Medicare (Parts A & B) for coverage beginning January 1, 2019. You may also want to purchase a

stand-alone Part D prescription drug plan, unless it is offered as part of the Medicare Advantage plan you select.

If you do not enroll in a new plan, you will automatically return to Original Medicare (Parts A & B only) on January 1, 2019, with significant coverage gaps and cost burdens.

Timeline for Medicare Cost Plan Transition

◆ August 15 – September 1, 2018

Medicare will send a notification letter to Minnesotans whose Cost Plans are ending and who will NOT be automatically transitioned into a Medicare Advantage plan with their current insurer. The letter will inform them of the change and their options.

◆ August 15 – September 15, 2018

Cost Plan insurers will send a notification letter to Minnesotans who will be automatically transitioned to a Medicare Advantage plan for 2019. Seniors still have the option of selecting different coverage with a different insurer for 2019.

◆ Late September 2018

Minnesotans in the 21 Minnesota counties who can keep their Cost Plans for 2019 will receive an annual notice from their insurer, with any changes in premiums or benefits. Renewal for 2019 is automatic, but seniors may change coverage during the Medicare Annual Enrollment Period.

◆ October 1, 2018

The Medicare.gov website will have 2019 Medicare health plan details. The Minnesota Board on Aging/Senior LinkAge Line® publishes *Health Care Choices for Minnesotans on Medicare*, with information on all Minnesota Medicare options for 2019.

◆ October 15 – December 7, 2018

2019 Medicare Annual Enrollment Period. This is the time when any Medicare beneficiary can choose and enroll in a new plan for 2019.

◆ November 2, 2018 – March 5, 2019

For seniors who lost their Cost Plan coverage and switched to Original Medicare for 2019, this is the time to buy Medicare Supplement coverage.

◆ December 8, 2018 – February 28, 2019

For seniors who lost their Cost Plan coverage, this is an opportunity to choose a different Medicare Advantage Plan or Part D prescription drug plan than what they selected during the Annual Enrollment Period.

◆ January 1, 2019

Seniors whose Cost Plan coverage ended on December 31, 2018, and who did not enroll in a new plan will return to Original Medicare (Parts A & B only), with coverage gaps and cost burdens.

◆ January 1, 2019 – March 31, 2019

Medicare Advantage Enrollment Period (new for 2019). Any senior with a Medicare Advantage plan can switch to a different Medicare Advantage plan; drop their Medicare Advantage plan and return to Original Medicare; sign up for a stand-alone Part D prescription drug plan (if returning to Original Medicare); or drop their stand-alone Part D plan.

For More Information

Minnesota Senior LinkAge Line®

1-800-333-2433 statewide

www.seniorlinkageline.com

Minnesota Commerce Department

651-539-1600 or 1-800-657-3602 (Greater Minnesota)

consumer.protection@state.mn.us