

Find Out How MACRA May Impact Your Clients

Here's what you need to know about how the **Medicare Access and CHIP Reauthorization Act of 2015** impacts coverage options in 2020



The National Association of Insurance Commissioners (NAIC) is reporting that there is some incorrect information being shared with Medicare beneficiaries. Please take a few minutes to read the information below about how MACRA may impact your clients. Knowing the facts will help you avoid unpleasant administrative actions for sharing false or misleading information.

What is MACRA?

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) was signed into law on April 16, 2015. MACRA prohibits the sale of Medicare supplement policies that cover Part B deductibles to “newly eligible” Medicare beneficiaries. These beneficiaries are defined as those individuals who: (a) have attained age 65 on or after Jan. 1, 2020; or (b) first become eligible for Medicare due to age, disability, or end-stage renal disease on or after Jan. 1, 2020.

This means that for WPS Health Insurance Medicare supplement plans, there are some changes that affect newly eligible beneficiaries in 2020 and beyond:

- » In Wisconsin, the Part B deductible rider is no longer available.
- » In other states, Plans C and F are no longer available.

To clarify, the rider and Plans C and F are not being discontinued; they are being restricted to beneficiaries who become eligible for Medicare prior to Jan. 1, 2020.

Only new customers are impacted

It is important to note that MACRA does not close any previous blocks of business. MACRA states that this change impacts only those considered newly eligible, so **beneficiaries already insured with a WPS Medicare supplement with the Part B deductible rider or those with Plans C or F are able to keep that coverage.** Medicare supplements are guaranteed renewable, so your existing customers do not have to switch plans!

Who is NOT affected?

Customers who become eligible for Medicare prior to Jan. 1, 2020, and who have coverage as defined in Plans C, F, and F High Deductible*, or under the Part B deductible rider, may keep their coverage under those plans. In addition, those individuals who become eligible for Medicare prior to Jan. 1, 2020, may still purchase Plans C, F, or F High Deductible, as well as the Part B deductible rider, after Dec. 31, 2019. These people also have the option to purchase alternative Plans D, G, or G High Deductible on or after Jan. 1, 2020.*

For more information on MACRA, please [see the press release from the National Association of Insurance Commissioners](#) or contact the state Office of the Commissioner of Insurance.

*WPS Health Insurance does not offer Plan F High Deductible, Plan D, or Plan G High Deductible.

