



Aetna Senior Supplemental Insurance

Meet MACRA

Have you heard? MACRA is a hot topic this year for the Medicare Supplement industry. Legislation and regulations can often be hard to understand, so we're going to break it down into small pieces to help you get ready for the changes that will happen **January 1, 2020**.

Today, we're sharing some frequently asked questions, which are also available to [download here](#).

What is MACRA?

The Medicare Access and CHIP Reauthorization Act (MACRA) is a federal law with changes to Medicare Supplement plans in all states, which goes into effect January 1, 2020.

What's changing?

As of **January 1, 2020**:

- Medicare Supplement plans with Part B deductible coverage (**Plans C, F and high deductible F**) cannot be sold to "newly eligible" Medicare beneficiaries.
- The following guaranteed issue plans will be available for "**newly eligible**" Medicare beneficiaries: Plans D, G, and high deductible G (new!)

What is the definition of "newly eligible" Medicare beneficiaries?

Individuals who have attained age 65 or first become eligible for Medicare due to age, disability or end-stage renal disease **on or after January 1, 2020**.

How are current enrollees in Plans C, F, and High Deductible F affected by these changes?

Current enrollees (those eligible for Medicare prior to January 1, 2020) with Plan C, F or High Deductible F **can keep their plan**. And, they can continue to buy Plans C, F and High Deductible F after January 1, 2020. Current enrollees will also be able to buy the new Plan High Deductible G on or after January 1, 2020.

What will happen to high deductible plan options?

Since Plan High Deductible F cannot be sold to those “newly eligible” Medicare beneficiaries, a **new Plan High Deductible G** will be created. Plan High Deductible G will be available starting **January 1, 2020**. Both “newly eligible” Medicare beneficiaries and current beneficiaries will be able to buy the new Plan High Deductible G.

What will happen to Guaranteed Issue requirements?

Plans D and G will become two of the guaranteed issue plans for “newly eligible” Medicare Beneficiaries on or after January 1, 2020 (Plans C, F and High Deductible F of the current Guaranteed Issue plans will no longer be available for “newly eligible” Medicare Beneficiaries).

Current enrollees can remain with or buy Plans C, F and High Deductible F. Individuals who do not fall within the definition of “newly eligible” Medicare beneficiary will still be able to purchase Plans C, F and High Deductible F.

For more detailed information, you can review the [**NAIC implementation guidelines for MACRA**](#).

Throughout the rest of this year, we'll be sharing details and tips about these upcoming changes in emails and Pacesetter articles. If you have any questions in the meantime, you can contact Agent Services at **800-264-4000**.