

# ABCBS Medi-Pak Supplement GI Rules

## Quick-Reference Chart

Effective for Policy Effective Dates Beginning 1/1/2020

Updated August 2019

Scenario	Details	Time Period	Eligible Plans
<b>OEP – 1</b>	A Medicare beneficiary open enrollment period begins the first day of the month in which he is <b>both</b> age 65, <b>enrolled</b> in Part A, <b>and</b> enrolled in Medicare Part B and lasts for 6 months.	6 Months	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD,N
<b>OEP – 2</b>	If the beneficiary is 65 or older and deferred his Medicare Part B, he has this 6-month guarantee issue open enrollment period beginning with the date his Medicare Part B is effective.	6 Months	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD,N
<b>OEP – 3</b>	If Medicare-disabled, the beneficiary has this same 6-month guarantee issue open enrollment when he turns age 65.	6 Months	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD,N
<b>OEP – 4</b>	For those age <b>65 and younger</b> . <b>No commissions</b> for this GI scenario. Effective July 1, 2018, beneficiary will have 6-month OEP surrounding their Medicare Part A and B effective date.	6 Months	<b>Plan B</b>
<b>Losing Group Coverage (Not BCBS/HA Fully Insured)</b>	A Medicare beneficiary is guaranteed issue, <b>as long as he is age 65 or older</b> and applies within 63 days of loss.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD
<b>Losing fully insured ABCBS/HA Coverage**</b>	<b>Regardless of age.</b> Must apply within 30 days, and there is not a lapse in coverage.	Apply within 30 days – Must purchase Med Supp retroactively to avoid lapse	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD
<b>Initial “Trial Right”</b>	A Medicare beneficiary who enrolls in a MA (or Select) plan when he first became eligible for Medicare <b>at age 65</b> and disenrolls within the first 12 months.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD,N
<b>“Trial Right” – Flip/Flop</b>	Try an MA (or Select) plan <b>for the first time</b> after leaving a MediGap plan, have been in the MA plan for less than 12 months, and want to switch back to Medigap.  Can only enroll in ABCBS if former Medigap plan no longer available.	63 Days	<b>Medicare eligible before 1/1/2020</b> Same plan if still available or A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> Same plan if no longer available or A, New G, G-HD

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MA (or Select) Plan Dissolves or Exits Markets – or the member leaves the service area.	Must apply within 63 days of the MA plan leaving the area, or of the individual leaving their current MA plan’s service area.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD
MA plan “drops ball”	The MA Plan didn’t follow CMS rules, or misled beneficiary.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD
Medigap plan cancels	Through no fault of their own (i.e. company goes bankrupt), the current Medigap plan ends.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, New G, G-HD
Other <b>Blue Plan</b> policies (group, individual major med or Medigap)	Guaranteed into select Medi-Pak plan with ABCBS.  Must apply within 30 days and there is not a lapse in coverage.	30 Days – no lapse	<b>Medicare eligible before 1/1/2020</b> Same plan if still available or A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> Same plan if no longer available or A, New G, G-HD

\*\*This scenario trumps OEP-4, and commissions **are** paid for this scenario unlike OEP-4.