

Arkansas Blue Cross and Blue Shield Medi-Pak Supplement GI Rules

QUICK-REFERENCE CHART

Applications effective after 1/1/21

Scenario	Details	Time Period	Eligible Plans
OEP – 1	A Medicare beneficiary open enrollment period begins the first day of the month in which he is both age 65, enrolled in Part A, and enrolled in Medicare Part B and lasts for 6 months.	6 Months	Medicare eligible before 1/1/2020 A, C, F, HD-F, Old G, N Or (Medicare eligible after 1/1/2020) A, New G, G-HD,N
OEP – 2	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	Medicare eligible before 1/1/2020 A, C, F, HD-F, Old G, N Or (Medicare eligible after 1/1/2020) A, New G, G-HD,N
OEP – 3	If Medicare-disabled, the beneficiary has his same 6-month guarantee issue open enrollment when he turns age 65.	6 Months	Medicare eligible before 1/1/2020 A, C, F, HD-F, Old G, N Or (Medicare eligible after 1/1/2020) A, New G, G-HD,N
OEP – 4	For those age 65 and younger . No commissions 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	Plan B
Losing Group Coverage (Not BCBS/HA Fully Insured)	A Medicare beneficiary is guaranteed issue, as long as he is age 65 or older and applies within 63 days of loss.	63 Days	Medicare eligible before 1/1/2020 A, C, F, HD-F Or (Medicare eligible after 1/1/2020) A, New G, G-HD
Losing fully insured ABCBS/HA Coverage*	Regardless of age. Must apply within 30 days, and there is not a lapse in coverage. No Commissions for individuals under age 65 effective 1/1/2021.	Apply within 30 days – Must purchase Med Supp retroactively to avoid lapse	Medicare eligible before 1/1/2020 A, C, F, HD-F Or (Medicare eligible after 1/1/2020) A, New G, G-HD
Initial “Trial Right”	A Medicare beneficiary who enrolls in a MA (or Select) plan when he first became eligible for Medicare at age 65 and disenrolls within the first 12 months.	63 Days	Medicare eligible before 1/1/2020 A, C, F, HD-F, Old G, N Or (Medicare eligible after 1/1/2020) A, New G, G-HD,N
“Trial Right” – Flip/Flop*	Try an MA (or Select) plan for the first time 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 plan if former Medigap plan is no longer available regardless of age.	63 Days	Medicare eligible before 1/1/2020 Same plan if still available or A, C, F, HD-F Or (Medicare eligible after 1/1/2020) Same plan if no longer available or A, New G, G-HD
MA (or Select) Plan Dissolves or Exits Markets*	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	Medicare eligible before 1/1/2020 A, C, F, HD-F Or (Medicare eligible after 1/1/2020) A, New G, G-HD



Scenario	Details	Time Period	Eligible Plans
MA plan “drops ball”*	The MA Plan didn’t follow CMS rules, or misled beneficiary.	63 Days	Medicare eligible before 1/1/2020 A, C, F, HD-F Or (Medicare eligible after 1/1/2020) 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	Medicare eligible before 1/1/2020 A, C, F, HD-F Or (Medicare eligible after 1/1/2020) A, New G, G-HD
Other Blue Plan policies (group, individual major med or Medigap)*	Guaranteed into select Medi-Pak plan with ABCBS regardless of age. Must apply within 30 days and there is not a lapse in coverage.	30 Days – no lapse	Medicare eligible before 1/1/2020 Same plan if still available or A, C, F, HD-F Or (Medicare eligible after 1/1/2020) Same plan if still available or A, New G, G-HD

*No commissions for individuals under age 65 effective 1/1/2021.

