

Plan F: Don't fear Change

It's time to deal with the elephant in the room: rumors about Plan F.



Here's why your customers can still confidently choose Plan F.

You probably know there's new legislation affecting Plans F and C. The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) makes changes to Medigap policies that cover the Part B deductible for "newly eligible" Medicare Beneficiaries on or after January 1, 2020. But not everything you've heard may be true. Just like elephants aren't really afraid of mice, Plan F isn't going away for eligible customers. Those are myths.

Here are the facts:

FACT Anyone who turns 65 **before** January 1, 2020, can enroll in Plans F or C even after 2020 and can keep their plans as long as they choose.

FACT Anyone who turns 65 **on or after** January 1, 2020, will only be able to purchase Medicare Supplement Insurance Plans F or C if they have a Medicare Part A effective date prior to 2020. AARP® Medicare Supplement Insurance Plan G will be available for all applicants in time for a January 1, 2020, plan effective date.

FACT Insureds already enrolled in Plans F and C don't need to take any action. Plans F and C will still be available for consumers eligible to purchase them in 2020 and beyond.

FACT UnitedHealthcare Insurance Company (UnitedHealthcare) has a history of low, stable rate increases. From 2012 through 2016, AARP Medicare Supplement Insurance Plan annual rate increases have been 2.6% on average nationally (varying by specific plan, state and year)!¹

FACT More than 2.5 million people across the country are enrolled in AARP Medicare Supplement Insurance Plans F or C.

Reminder: New Medicare Cards

Starting April 1, 2018, the Centers for Medicare & Medicaid Services (CMS) began sending Medicare beneficiaries new Medicare cards that include a new Medicare Beneficiary Identifier (MBI) in place of the Health Insurance Claim Number (HICN). As of January 1, 2020, CMS will no longer accept the HICN. All transactions must include an MBI.



AARP Medicare Supplement Insurance Plan F still has a lot to offer:



Low rate increases

AARP Medicare Supplement Insurance Plan F featured an annual base rate increase of 4.8% on average nationally from 2017 and 2018²



Full coverage

Plan F covers the Part B deductible, as well as 100% of Part B excess charges, which is the difference between what a doctor charges and the amount Medicare Part B will approve.



Flexibility

Members can choose any doctor or hospital that accepts Medicare patients.



Freedom to travel

Plan F goes with you when you travel anywhere in the U.S. and pays a benefit if you receive emergency medical services while traveling outside the U.S. (up to plan limits).

To learn more about the AARP Medicare Supplement product offerings, in addition to updates regarding MACRA, check out the National Training Calendar on Jarvis.

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

¹From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," August 2017, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

²From a report prepared by UnitedHealthcare Insurance Company using internal data, June 2018.

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