

# March 1, 2022 Idaho Med Supps

(1 Hour CE Course April 2022, Meridian, Idaho)

**Plus, Bonus "Now What"  
Rules, Rules, Rules!**

*Federal Rules  
State(s) Rules  
Company A Rules  
Company B Rules  
Company C Rules, etc...*

*Aloha. And Mahalo for making time to stop by and learn with us today.*

There are some new rules for Medicare Supplement Business in Idaho which began March 1, 2022. Which means that you have lots of QUESTIONS!

So, let's start with the Medicare & You 2022 Handbook, the closest thing to a Medicare 'Bible' printed by the Government at Taxpayer expense and distributed to about 63 million Medicare Beneficiaries

\*\*\*\* Front cover... check                      Contents (p 3)... check                      Med Supp Ins (p75) ... check  
\*\*\*\* Page 76... rules                              Page 77... rules                              Page 78 ... rules

Wouldn't it be great if there was a Government Issued Document which just came out and said, ***"Different Insurance companies may charge different premiums for the same exact Medigap plan type. As you shop for a policy, be sure you're comparing policies under the same plan type (for example, compare Plan A from one company with Plan A from another company."*** ? Well, there is...

\*\*\*\* Bottom of page 78 Visit Medicare Publications "Choosing a Medigap Policy" CMS 02110

Okay, so the M & Y 2022 Handbook tried to explain Med Supps. However, every Medicare Professional in America should always have a copy of the "OFFICIAL GOVERNMENT GUIDE" on Medicare Supplements/Medigap. The 2021 version is out in print now and the 2022 version will arrive soon. Do not fret. It is not like they are changing anything regarding Med Supps between 2021 and 2022 at the Federal Level.

**Okay, we have the Guide for FEDERAL RULES in front of us. Now what?**

Let's preview this book a bit to get a feel for how we could better understand the Federal Rules regarding Medicare Supplements.

\*\*\*\* Front Cover.... Check                      Contents (p3)... check                      What is Medigap? (p9) rules  
\*\*\*\* What is Not Medigap? (p12) rules                      types of Medigap Policies (p11) (p42)... rules  
\*\*\*\* Medigap and Drug Coverage (p13)... rules  
\*\*\*\* Page 13 has the statement ***in red as listed above.***  
\*\*\*\* Page 13 also states "Some states may have laws that may give you additional protections."  
\*\*\*\* 2010 Medigap book (p11)... rules                      Best Time to buy Medigap (p14,15,16)... rules  
\*\*\*\* BEST TIME TO BUY A MEDIGAP (Medigap Open Enrollment Period (p14) rules  
Once in a lifetime for 6 months. No recurring Open Enrollment Each Year like MA and PDP  
\*\*\*\* 1. Community Rated 2 Issue Age Rated 3 Attained Age Rated (p17,18)... rules  
\*\*\*\* OTHER Rights to Buy Medigap / Guaranteed Issue (p21,22,23,24) ... rules  
\*\*\*\* Guaranteed Issue is Not OPEN ENROLLMENT and is typically due to a Special Enrollment Rule...  
\*\*\*\* ***Special Recognition to chart on pages 22-23 and the 2 different types of trial rights for MA... rules***

- \*\*\*\* Switching Medigap policies (p32)... rules Federal Rules, 'if your state has more generous requirements' "or if the insurance company is willing to sell you a Medigap policy"...
- \*\*\*\* What about these old plans we might be replacing??? (p32-38)... rules
- \*\*\*\* Guaranteed Renewable (p36)... rule Standardized Plans 1992 (p36)... rules
- \*\*\*\* Medigap policies & Medicare Drug Coverage (p36) ...rule
- \*\*\*\* 2006 part D Med supps lose RX Coverage. H,I,& J are still sold, but no RX, K & L added...rules
- \*\*\*\* June 1, 2010 Medicare Supplements are NO LONGER JUST STANDARDIZED PLANS!!!
- \*\*\*\* Medigap Plans are now called "Modernized Medicare Supplements" and include Hospice Benefit

So now you are starting to feel like a Medicare Supplement Rule specialist!

**... And out of nowhere, Idaho decides to implement some state specific rules of their own.**

The new rules are only for Medicare Beneficiaries with Medicare Supplements

The new rules are not for folks with MA,PDP, MA-PD, or even plain old Medicare!

The new rules are designed to protect Idaho State Medicare Beneficiaries.

What is affected by the new Idaho Rules?

Plan Pricing Methods

Discounts

Commissions

Eligibility to change from one Medigap to another Medigap during your annual 63 day birthday period, as set up by the state of Idaho.

And possibly more as we may still see additional guidance from the Idaho Department of Insurance. So, keep checking back with the state.

**Idaho Department of Insurance Guidance.**

[www.doi.idaho.gov/](http://www.doi.idaho.gov/)

\*\*\*\* Section Titled, Recent Changes to Medicare Supplement Law and Rules

\*\*\*\* Frequently asked Questions Section on website

\*\*\*\* Birthday Rule Plan Options Chart... rule (Companies may be more generous than state rule)...

**So, the state has put in a lot of time and effort to help us with the new law.**

However, each carrier will still have Nuances. You need to put in your due diligence to find which plans work best for you and your clients.

Some may allow apps dated 3 or 4 months before their start dates.

Carriers will pay you to support your clients for the 6 years required by Idaho. After that, the state does not dictate commissions, so carriers have a lot of flexibility and rules!

MORE IDAHO RULES AND DETAILS ARE AVAILABLE AT [www.doi.idaho.gov](http://www.doi.idaho.gov).

**SPECIAL HANDOUTS:**

*Idaho DOI Innovations Tab (as Modified by Bradley Miles to include for Fitness Center Programs in Idaho)*

*2010 Med Supp Plan Chart (cool out of date listing... WITH PREVENTIVE CARE \$120.00)*

*DOI Announcement with the 2 main features/rules of new law summarized*

*Chart with list of valid "GUARANTEED ISSUE" Plan Conversions*

*Flyer from BCI explaining teir idea of an INNOVATIVE BENEFIT covering Preventive Care otherwise not covered by the Medicare Program under Parts A and B.*

Prepare by downloading CMS Product No. 10050 and CMS Product No. 02110 and loading up the Idaho Dept of Insurance website on your computer.

**ALOHA!**

# Federal Rules in 2010

## Medigap Plans Effective on or after June 1, 2010

### How to read the chart:

If a checkmark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a column lists a percentage, the policy covers that percentage of the described benefit. If a column is blank, the policy doesn't cover that benefit.  
**Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

### You may buy the following Medigap Plans which become effective June 1, 2010:

Medigap Benefits	Medigap Plans Effective June 1, 2010									
	A	B	C	D	F*	G	K	L	M	N
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			✓	✓	✓	✓			✓	✓
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

\*Plan F also offers a high-deductible plan. This means you must pay for Medicare-covered costs up to the deductible amount \$2,000 in 2010 before your Medigap plan pays anything.

\*\* After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$155 in 2010), the Medigap plan pays 100% of covered services for the rest of the calendar year. Out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.

\*\*\*Plan N pays 100% of the Part B coinsurance except up to \$20 copayment for office visits and up to \$50 for emergency department visits.

Out-of-Pocket Limit**	
\$4,620	\$2,310

# \* MODIFIED (ID Dept of INS) INNOVATIVE BENEFITS TAB

Plans and premium rates viewed on this list were filed by the company and accepted by the Idaho Department of Insurance. The Department cannot certify the accuracy of the information and recommend consumers contact the company for the exact rates and details of the innovative benefits for plans offered in their area. The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Idaho Department of Insurance, SHIBA, or its volunteers. There may be a difference in

Note: Plans are updated and added to this list as policies renew each year. See Correct Age/Smoker/Nonsmoker Grid for the Rates. Check with carrier for exact benefits.

Company Name	Policy	Innovative Benefit
Blue Cross of Idaho Care Plus	Plan G	** Preventive (This Benefit was listed on the Original ID Dept of INS TAB)
		This plan includes coverage of some Preventive tests when Not Covered by Medicare
		Uses the National Fitness Center Program called SILVER & FIT.
		*** Offers Household Discount. Varies. Contact Agent.
HumanaDental Insurance Co		Uses the National Fitness Center Program called SILVER SNEAKERS.
Regence BlueShield of Idaho	Plan F	** Senior Selection Dental (Listed on Original Tab. Carried over)
	Senior	This plan (only) includes a Network Based Preventive Dental Benefit of \$500 per year.
	Selection	Uses the National Fitness Center Program called SILVER & FIT.
		*** Offers Household Discount. Discount Varies. Contact Agent.
UnitedHealthcare Ins. Co		Uses the National Fitness Center Program called RENEW ACTIVE.
		**** Only Members of AARP may apply and obtain coverage. However, you do not
		Have to continue membership in future years to keep the same plan.

Many of our customers have asked us about a FITNESS CENTER Program. Currently, the above 4 Carriers include their version of a Fitness Center Program. The State of Idaho HAS NOT created a TEMPLATE / MINIMUM Standard for a Fitness Benefit when it is included in an Idaho Medigap (Medicare Supplement) policy. At this time, not all fitness center benefits are equal, nor do they meet a minimum standard. However, these 4 carriers do not have an extra fee for the program with specific products.

Contact Miles Insurance Team for answers to your Medicare and Fitness Center questions: 208-818-6130 Current Update 2/15/2022

*State of Idaho*  
**DEPARTMENT OF INSURANCE**

BRAD LITTLE  
Governor

700 West State Street, 3rd Floor  
P.O. Box 83720  
Boise, Idaho 83720-0043  
Phone 208-334-4250  
Fax 208-334-4398  
Website: <https://doi.idaho.gov>

DEAN L. CAMERON  
Director

**BULLETIN NO. 21-04**

DATE: September 10, 2021  
TO: Insurers Writing Individual or Group Medicare Supplement Policies in Idaho  
FROM: Dean L. Cameron, Director  
SUBJECT: Guidance to Insurers Concerning Proposed Changes to Medicare Supplement Rule

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This bulletin to insurers issuing Medicare Supplement policies provides guidance from the Idaho Department of Insurance (“the Department”) concerning rating, marketing and eligibility for Medicare Supplement policies in Idaho, until the publication of a temporary rule or the adoption of the rule by the Idaho legislature.

Senate Bill 1143, signed by Governor Little on April 22, 2021, revised key provisions of Medicare Supplement policy eligibility and rating. The Department has engaged in negotiated rulemaking regarding IDAPA 18.04.10 to implement the changes in the bill. The proposed rule, published September 1 in the Administrative Bulletin Volume 21-9, includes two major changes from the bill:

1. After February 28, 2022, Medicare Supplement policyholders may change plans annually on a guaranteed issue basis during a sixty-three day enrollment period beginning on the policyholder’s birthday; and
2. Issue age rating is not permitted for policies issued after February 28, 2022, with premiums for individuals eligible for Medicare Part B due to disability not exceeding 150% of the premium for individuals eligible for Medicare Part B due to age.

The proposed rule includes other changes such as reorganizing the standardized benefit plan requirements for improved readability and clarity, disallowing application fees or varying premium rates based on payment terms, and prohibiting varying commissions based on factors such as age.

Given that individuals have a six-month open enrollment period beginning with the first day of the month in which an individual is eligible for Medicare Supplement coverage, in order for issuers to “continuously [make] available for purchase any policy form” (*see* IDAPA 18.04.10.056.04), issuers need to file with the Department their community rated premium rates for policies that will start coverage after February 28, 2022.

Until a temporary rule is published or the adoption of the rule by the Idaho legislature, the Department advises issuers to rely on the language of the proposed rule to inform their community rated filings. The Department expects issuers to submit a community rated filing no later than October 15, 2021, to provide sufficient time for departmental review and full issuer implementation prior to December 1, 2021.

If there are any changes made to the proposed rule language or any temporary rule subsequently issued, the Department will permit issuers to update their guaranteed issue rate filings accordingly. However, issuers should not expect to make other adjustments to closed rate filings.

Advertising and marketing of Medicare Supplement policies which include information on rates must clearly indicate that rates based on issue age are valid only for enrollments with coverage starting before March 1, 2022.

This Bulletin is not new law but is an agency interpretation of existing law, except as authorized by law or as incorporated into a contract. Requests for additional information or other inquiries regarding this Bulletin can be directed to Shannon Hohl at 208-334-4315 or [Shannon.Hohl@doi.idaho.gov](mailto:Shannon.Hohl@doi.idaho.gov).

**— Birthday Rule Plan Options Chart ()**

I have a Medigap:	I can replace it with a Medigap:
Plan A	Plan A
Plan B	Plan A, B
Plan C	Plan A, B, C, D, K, L, M, N
Plan D	Plan A, B, D, K, L, M, N
Plan E	Any Plan
Plan F	Any Plan
Plan Fhd	Plan Fhd, Ghd
Plan G	Plan A, B, D, G, K, L, M, N, Fhd, Ghd
Plan Ghd	Plan Ghd
Plan H	Plan A, B, D, K, L, M, N
Plan I	Plan A, B, D, G, K, L, M, N
Plan J	Any Plan
Plan Jhd	Plan Fhd, Ghd
Plan K	Plan K
Plan L	Plan K, L
Plan M	Plan M, N
Plan N	Plan N