

# An Agent's Guide to MACRA

How it affects your clients and what you can do to help.

When clients have questions about their Medicare options, they look to you for trustworthy guidance. The good news is that we're here to help you answer their questions and to cut through the confusion.

## What is MACRA?

MACRA stands for the Medicare Access and CHIP Reauthorization Act of 2015. The new rule states that as of January 1, 2020, newly-eligible Medicare beneficiaries won't be able to purchase Medicare supplement plans that cover the Part B deductible. This includes Medicare supplement Plans C, F, High-Deductible F (and Minnesota and Wisconsin Part B deductible coverage).

## How does this affect your clients?

### Medicare-eligibility through December 31, 2019

For your clients who are already Medicare-eligible or will be through December 31, 2019, their Medicare options are the same as they've always been. They can keep their existing plans or purchase any that cover the Part B deductible.

### Medicare-eligibility January 1, 2020 and after

The MACRA rule will impact your clients who become Medicare-eligible after December 31, 2019 as they're

considered "newly-eligible" and won't be able to purchase plans that cover the Part B deductible. Their plan choices include some type of cost-share.

Additionally, MACRA makes Plans D and G the guaranteed issue plans for newly-eligible Medicare beneficiaries (as of January 1, 2020) for the specified period under current law that name Plans C or F for current beneficiaries.

Refer to the chart below for plans by Medicare eligibility date.

## How can you help

Your clients look to you for advice so please take the time to explain this new rule with them.

For your clients who are either current Medicare supplement policyholders or are Medicare eligible prior to January 1, 2020 assure them their Medicare supplement options are unchanged and no action is required.

We'll provide you a consumer-facing flier explaining the impact to your current and future clients for your convenience.

### High-Deductible Plan G New for 2020!

MACRA includes a new High-Deductible Plan G for policy effective dates January 1, 2020 and after. Mutual of Omaha will add it to our product lineup in most states. Look for details this summer.

## Policyholder Awareness Campaign

In March, we began sending a communication to all of our Medicare supplement policyholders telling them they may keep their current plan. Policyholders also will see reassuring messages from us online.

Thank you for learning about these changes and reassuring your clients. We'll continue to provide updates as new information becomes available.

If you have any questions, please contact Sales Support.

### Mutual of Omaha Medicare Supplement Plan Choices as of 1/1/2020

|                                      | Medicare-eligibility through 12/31/2019                     | Medicare-eligibility on or after 1/1/2020 |
|--------------------------------------|---|---|
| Medicare Supplement Plans Available* | A, C, D, F, High-Deductible F, G, High-Deductible Plan G, N | A, D, G, High-Deductible Plan G, N        |

\* Mutual of Omaha's Medicare supplement policy offerings vary by state. For state-specific details, consult the Medicare Supplement Underwriting Guide (279402) or the state's outline of coverage. You'll find them in the Medicare supplement section of Sales Professional Access.