In response to a new law, Blue Cross now offers Plan G

As you consider your options with Medicare supplement, Blue Cross Blue Shield wants to make you aware of some changes in federal law that could affect your health plan decision. The Medicare Access and CHIP Reauthorization Act of 2015, or MACRA, will affect Medicare supplement plans nationwide that cover the Part B deductible. Medicare supplement plans that cover the Part B deductible (Plans C, F, and high-deductible F) will no longer be available for individuals who turn 65 or become eligible for Medicare on or after January 1, 2020. In anticipation of these changes, Blue Cross now offers Plan G, which is very comparable in benefits and available at a less expensive price than Plan F.

Individuals turning 65 or becoming eligible for Medicare prior to January 1, 2020 are not impacted by this change. This means:

<table>
<thead>
<tr>
<th>If you’re Medicare eligible before January 1, 2020</th>
<th>If you’re Medicare eligible on or after January 1, 2020</th>
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<tr>
<td>■ Your plan options covering the Part B deductible will not change.</td>
<td>■ You can still enroll in a Medicare supplement plan. Available plan options may differ by carrier.</td>
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<td>■ If you already have a Medicare supplement Plan C, Plan F or high-deductible Plan F, you can keep it. Your policy will continue if your premiums are paid on time.</td>
<td>■ You will still be able to choose from other Medicare supplement plan options, except for those that cover the Medicare Part B deductible ($185 in 2019).</td>
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<td>■ You still have the option to purchase a Medicare supplement Plan C, Plan F, or high-deductible Plan F in 2020 and beyond, where offered.</td>
<td>■ Plan D* and Plan G will replace Plan C and Plan F. The difference between Plans C and D, and Plans F and G, is the coverage of the Part B deductible.</td>
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<tr>
<td>■ If you delayed enrolling in Part B because you were still working or had other coverage, you may still have the option of purchasing a Medicare supplement Plan C, Plan F, or high-deductible Plan F, where offered, even if it’s after January 1, 2020.</td>
<td>■ In response to this new law, Blue Cross is offering Plan G, which is less expensive than Plan F. Please call 1-888-563-3307 for additional details on how you can enroll in Plan G.</td>
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*Blue Cross does not currently offer Plan D

Turn this page over to read Frequently Asked Questions →
**Frequently Asked Questions**

**Why are some Medicare supplement plans no longer being offered?**

The new MACRA law doesn’t allow Medicare supplement plans to cover the Part B deductible for people who are eligible for Medicare on or after January 1, 2020. Because Plans C, F and high-deductible F cover the Part B deductible, they will no longer be available for beneficiaries who become eligible for Medicare on or after January 1, 2020.

For those people who are eligible for Medicare on or after January 1, 2020, Plans D or G may be available. Plan D and Plan G will replace Plan C and Plan F. The difference between Plans C and D, and Plans F and G, is the coverage of the Part B deductible.

**What should I do if I want to buy Plans C, F, or high-deductible F prior to 2020?**

Individuals who are eligible for Medicare prior to January 1, 2020 may purchase and keep Plans C, F or high-deductible F if they continue to pay their premiums.

**What should I do if I already have Plans C, F or high-deductible F?**

If you already have one of these plans and are happy with it, you can keep it. As long as you pay your premium on time, your enrollment will continue.

**What changes might occur after 2020?**

Blue Cross continuously monitors the latest changes to laws. We work with state and federal agencies to understand how new laws affect Medicare beneficiaries.

It’s hard to predict what changes might occur. As health care costs continue to rise, Blue Cross will continue to work to make health care more affordable. We’re committed to delivering high value products to our members.

If you want to learn more about MACRA legislation, visit the Network for Regional Healthcare Improvement’s website at: [www.nrhi.org/work/what-is-macra/what-is-macra](http://www.nrhi.org/work/what-is-macra/what-is-macra).

**How do I sign up for Plan G?**

- See your Blue Cross independent agent
- Enroll online at [www.bcbsm.com/medicare-supplement](http://www.bcbsm.com/medicare-supplement)
- Call 1-888-563-3307 (TTY: 711)
- 8 a.m. to 9 p.m., Monday through Friday, with weekend hours from Oct. 1 through March 31.

[www.bcbsm.com/medicare-supplement](http://www.bcbsm.com/medicare-supplement)

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