

2020 State of Iowa Retirees Currently Enrolled in Group Program F or N Guaranteed Issue Right



State of **Iowa retirees** who are currently enrolled in **Group Program F** or **N** your prescription drug benefits will change on January 1, 2020. Because the State of Iowa required you to be enrolled in the Group Part D in 2019 to remain in your employer coverage and the benefits of your current drug coverage will be reduced next year, this loss of benefits triggers a guarantee issue opportunity to purchase an individual Medicare supplement policy in 2020. If you are currently enrolled in **Group Program F or N** you **can** purchase any Medicare Supplement plan **A, B, C, F, K or L** (including Medicare Select or high deductible choices) from any company selling these plans in Iowa. If you are under age 65 you must buy from companies that sell to people on Medicare because of disability.

Your Guaranteed Issue right means that the insurance company:

- Must sell you a policy
- Must cover pre-existing conditions
- Cannot charge you more because of past or present health problems

You have 63 days from the day your coverage ends to apply for a Medicare Supplement policy. To receive this guaranteed issue right you must apply for a policy by **March 3, 2020**. If you drop your State of Iowa Group Program F or N to purchase a Medicare supplement in the private market, there is no provision for rejoining the State's group insurance health plans at a later date.

If you decide to leave the State of Iowa retiree insurance you will also have until February 28, 2020 to enroll in a Medicare drug plan. However, if you enroll after December 31, 2019 your new coverage will not start until the 1st day of the month after you submit your application.

If you don't join a drug plan and you don't have other drug coverage as good as Medicare's, you may pay a late enrollment penalty if you choose to join later.

For more information, call the **Senior Health Insurance Information Program (SHIIP)** at **1-800-351-4664** (TTY 1-800-735-2942). SHIIP is a service of the State of Iowa Insurance Division. SHIIP volunteers are trained to assist you in evaluating your options. They can answer your questions about Medicare and other insurance choices. SHIIP does not sell insurance.

Website: shiip.iowa.gov E-mail: shiip@iid.iowa.gov

This publication/project was supported by the Iowa Insurance Division with financial assistance, in whole or in part, through a grant from the Administration for Community Living.