

# State of Iowa Retirees Currently Enrolled in Medicare and Iowa Choice or National Choice Guaranteed Issue Right

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State of **Iowa retirees** who are currently enrolled in **Iowa Choice or National Choice** will have a change in their prescription drug benefit on January 1, 2021. Because this change in benefit may result in higher out-of-pocket costs for you in 2021, you will have a guarantee issue opportunity to purchase an individual Medicare supplement policy. 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

If you are currently enrolled in Medicare and **Iowa Choice or National Choice**, and you became eligible for Medicare prior to January 1, 2020, 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 became eligible for Medicare after January 1, 2020 you can purchase any Medicare Supplement plan **A, B, D, G, 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.

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 4, 2021**. If you drop your State of Iowa Choice or National Choice Plan 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, 2021 to enroll in a Medicare drug plan. However, if you enroll after December 31, 2020 your new coverage will not start until the 1<sup>st</sup> 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.

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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](http://shiip.iowa.gov)  
E-mail: [shiip@iid.iowa.gov](mailto:shiip@iid.iowa.gov)