

2018 State of Iowa Retiree Guaranteed Issue Right



Several of the State of **Iowa retiree** health insurance plans will change on January 1, 2018. Because your current plans are going away or their benefits will be reduced, State retirees who are enrolled in Medicare and one of the following retiree plans will qualify for a guaranteed issue right to purchase an individual Medicare supplement policy in 2018. If you are currently enrolled in **Blue Access, Iowa Select, Program 3 Plus or Deductible 3 Plus** you will qualify for a guaranteed issue opportunity to 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 4, 2018**.

If you decide to leave the State of Iowa retiree insurance you will also have until February 28, to enroll in a Medicare drug plan. However, if you enroll after December 31, 2017 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: www.therightcalliowa.gov E-mail: shiip@iid.iowa.gov

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