

2017 State of Iowa Retiree Guaranteed Issue Right



Several of the State of **Iowa retiree** health insurance plans will change on January 1, 2017. Some State of Iowa retirees who are enrolled in Medicare and one of the following retiree plans will qualify for a guaranteed issue right to purchase a Medicare supplement in 2017 because the benefits in their state health plans have been reduced. The groups who qualify are:

- retired before January 1, 2014
- retired from an Executive Branch AFSCME or UE/IUP position after January 1, 2014
- retired from the Judicial Branch after January 1, 2014
- retired from the Legislative Branch before January 1, 2015

and you are enrolled in **Iowa Select, Program 3 Plus or Deductible 3 Plus** you 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, 2017**.

If you decide to leave the State of Iowa retiree insurance you will have until February 28, to enroll in a Medicare drug plan. However, if you enroll after December 31, 2016 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