

State of Idaho
DEPARTMENT OF INSURANCE

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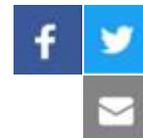
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Idaho Department of Insurance News Release

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Medicare Supplement rule amended for beneficiaries under age 65

BOISE ID – The Idaho Department of Insurance would like to remind Medicare beneficiaries who are under the age of 65 that they are eligible for a six month open enrollment period and may now purchase a Medicare Supplement (aka Medigap) policy as early as January 1, 2018. Medigap coverage can help pay some, or all, of the health care costs that original Medicare does not cover, such as copayments, coinsurance, and deductibles. During an open enrollment period, the beneficiary cannot be turned down for coverage. Beneficiaries under age 65 who already have a Medigap policy are also eligible for the open enrollment period, and may change policies without underwriting or denial.

Although the Medicare Annual Election Period ended December 7th, the Medicare Advantage (MA) Disenrollment Period, which is January 1 – February 14, may be an option for those wishing to leave their Medicare Advantage plan and purchase a Medigap policy. During the MA Disenrollment period, eligible beneficiaries switching from an MA plan to original Medicare will also have an opportunity to purchase a Part D plan by February 14.

The Department's Senior Health Insurance Benefits Advisors (SHIBA) counselors are available to answer questions and provide information to all Idahoans who are eligible for Medicare coverage. Consumers are also encouraged to consult with a licensed insurance agent before purchasing coverage.

Consumers with questions about this or other Medicare issues are welcome to contact SHIBA at 800-247-4422.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively, and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.