

# Agent Alert

MedicareBlue<sup>SM</sup> Solutions



**September 26, 2018**

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## Notable 2019 plan changes

We review our Medicare plans and make changes annually to ensure our plans provide value to members and remain competitive and affordable. Below is a summary of the most notable individual plan changes for 2019.

### Standard plan

- Monthly premium is increasing to \$37.90 (+\$0.50)
- Some copay and coinsurance amounts are changing

### Premier plan

- Monthly premium is decreasing to \$89.70 (-\$10.90)
- Some changes to coverage in the coverage gap and catastrophic coverage stage

Look up plan details on the MedicareBlue Rx sell sheet or at **YourMedicareSolutions.com** on October 1.

## Member mailing: Notification of loss of LIS status

Members who are losing eligibility for low-income subsidy (LIS), or extra help, for prescription drugs were sent a reminder letter informing them that they need to reapply and qualify to continue to receive the subsidy in January 2019. Members may receive this notification if any of the following scenarios apply:

- No longer qualify for Medicaid
- No longer get help from their state Medicaid program to pay Medicare Part A and Part B premiums, or
- Receive Supplemental Security Income benefits, but not Medicaid

If a member contacts you about this, instruct them to call the Social Security Administration and reapply for extra help. They can also call Medicare or their State Health Insurance Program (SHIP).

State	Individual members
Iowa	146
Minnesota	312
Montana	23
Nebraska	41
North Dakota	31
South Dakota	22
Wyoming	27

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## Pre-enrollment materials

Plans will soon begin receiving 2019 MedicareBlue Rx pre-enrollment kits for individual members. The information in the kits cannot be publicly shared until October 1. Each pre-enrollment kit contains:

- Pre-enrollment brochure and folder
- 2019 Summary of Benefits
- 2019 Formulary (Standard and Premier plans use the same formulary)
- Enrollment form and postage-paid return envelope
- Plan ratings information for 2018 (the 2019 rating will not be available until October)

Contact your local Blue plan to order kits.

## October 1 Medicare marketing reminders

Marketing for annual enrollment period (AEP) can begin October 1. Please note the following points:

- Agents must be certified to sell 2019 products prior to marketing those products on October 1
- Agents must get a signed scope of appointment (SOA) form or recorded agreement before conducting face-to-face marketing appointments with beneficiaries. Documentation must be retained for 10 years plus the current year (11 years total) and made available upon request.
- Agents can only use marketing materials that have been approved by CMS and provided by the local Blue plan

## Application guidelines for October 1 through 14

Marketing for the 2019 plans can begin October 1, but AEP officially begins October 15 and runs through December 7. Follow the guidelines below to ensure prompt application processing, accuracy and compliance.

### **Some SEP enrollments can start before October 15**

Enrollees may have special enrollment periods (SEPs) that allow agents to accept applications before October 15. These could include SEPs for moving into the service area, moving into or out of a nursing home, or gaining or losing LIS status. In the Enrollment Period Determination section, select the appropriate situation. Beneficiaries can also enroll prior to October 15 using their initial enrollment period (IEP) and employer group SEPs.

CMS guidelines prohibit plan sponsors from accepting phone or online enrollments (except for SEPs noted above) prior to October 15, 2018, for a January 1, 2019, effective date.

The 2019 online enrollment form will be available beginning October 1 at **YourMedicareSolutions.com**.

### **Handling paper forms from October 1 through 14**

Agents may accept or solicit paper enrollment forms from beneficiaries prior to October 15 if the enrollment is for someone with a valid election period or SEP. Enrollments using the AEP should not be accepted or solicited until October 15. These enrollments have effective dates of January 1, 2019.

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- Remind beneficiaries that they cannot submit enrollment forms until October 15, unless they qualify for other election periods
- If an agent receives a paper enrollment form by any means from a beneficiary prior to October 15, the agent should immediately submit the form by fax or overnight mail
- Agents who assist beneficiaries complete a 2019 application prior to October 15 may be investigated for compliance with CMS guidelines

Pre-enrollment materials inform beneficiaries to wait until October 15 before submitting an application

## 2019 Part D IRMAA amounts

The Part D-Income Related Monthly Adjustment Amount (Part D IRMAA) is an amount in addition to the monthly Part D premium for individuals whose modified gross income exceeds certain thresholds. Individuals with Part D IRMAA must pay this additional amount to the government and not to their plan.

The additional amounts a member may have to pay in 2019 based on income are listed below.

<b>If you filed an individual tax return and your income in 2017 was:</b>	<b>If you were married but filed a separate tax return and your income in 2017 was:</b>	<b>If you filed a joint tax return and your income in 2017 was:</b>	<b>This is the monthly cost of your extra Part D amount (to be paid in addition to your plan premium):</b>
Equal to or less than \$85,000	Equal to or less than \$85,000	Equal to or less than \$170,000	\$0
Greater than \$85,000 and less than or equal to \$107,000		Greater than \$170,000 and less than or equal to \$214,000	\$12.40
Greater than \$107,000 and less than or equal to \$133,500		Greater than \$214,000 and less than or equal to \$267,000	\$31.90
Greater than \$133,500 and less than or equal to \$160,000		Greater than \$267,000 and less than or equal to \$320,000	\$51.40
Greater than \$160,000 and less than or equal to \$500,000	Greater than \$85,000 and less than or equal to \$415,000	Greater than \$320,000 and less than or equal to \$750,000	\$70.90
Greater than \$500,000	Greater than \$415,000	Greater than \$750,000	\$77.40

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**Questions or have an enrollment? Call a Broker Help Desk**

If you have questions, want to enroll an applicant by telephone or help a member make a change, please contact the appropriate agent/broker help line:

- MedicareBlue Rx pre-enrollment toll free at **1-866-464-3919**
- MedicareBlue Rx post-enrollment toll free at **1-866-849-2498**

MedicareBlue Rx coverage is separately issued by one of the following plans: Wellmark Blue Cross and Blue Shield of Iowa,\* Blue Cross and Blue Shield of Minnesota,\* Blue Cross and Blue Shield of Montana,\* Blue Cross and Blue Shield of Nebraska,\* Blue Cross Blue Shield of North Dakota,\* Wellmark Blue Cross and Blue Shield of South Dakota\* and Blue Cross Blue Shield of Wyoming.\*

\*Independent licensees of the Blue Cross and Blue Shield Association