

## For Consumer Direct contracted brokers only

For additional information or supplies, please contact your Broker Sales Representative.

*Not intended for distribution to groups or members*

Date: September 25, 2018

Market: Consumer Direct

### **The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA)**

The Medicare Access and CHIP Reauthorization (MACRA) Act of 2015 eliminates Medigap plans that cover the Medicare Part B deductible, including Plan F and High-Deductible Plan F. Current enrollees (those eligible for Medicare prior to January 2, 2020) can continue with their plans and may continue to buy Plan F and High Deductible Plan F beyond January 1, 2020.

We have created an awareness campaign to current Medicare Supplement members enrolled in Plan F and High-Deductible Plan F designed to inform them that they will be able to keep their current plan.

A copy of the letter is included with this Sales Flash for your reference.

If you have any questions, please contact your broker sales representative.



Rebecca A. Calhoun

Senior Director, Consumer Direct Sales and Regional Offices



PRSR STD  
U.S. POSTAGE  
**PAID**  
CAREFIRST

Tina A. Sample  
Apt 1-A  
1234 Any Street  
Anytown, MD 12345-1234



**IMPORTANT INFORMATION**  
regarding your Medicare Supplement Plan

## Our answer to recent news from Washington:

YOUR MEDICARE  
SUPPLEMENT PLAN  
IS SAFE WITH US

Tina A. Sample  
Apt 1-A  
1234 Any Street  
Anytown, MD 12345-1234



Dear Sample A. Sample,

You may have heard some news that certain Medicare Supplement Plans are being discontinued due to new federal legislation under “The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA)”. While this is true, we want you to rest assured that your current plan will not be affected. Even though your <High Deductible Plan F> coverage will remain safe with us, we hope you find the following Q & A about MACRA helpful:

- **What plans are being discontinued under MACRA and when?**

Starting January 1, 2020, those who are new to Medicare will not be able to purchase Medicare plans that cover the Medicare Part B deductible. This includes Plan F and High Deductible Plan F.

- **Will I be able to keep my <High Deductible Plan F> coverage?**

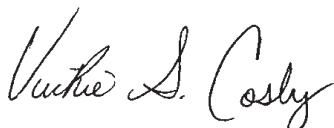
Yes. Anyone who was enrolled in Medicare prior to December 31, 2019, is not affected by the new legislation. That’s **good news** for everyone like you who is enrolled today in <High Deductible Plan F>, because there is nothing you need to do to keep your current coverage.

- **What happens if I change plans? Will I lose my option to choose one of the discontinued plans?**

No. As long as you were enrolled in either Medicare Part A, Part B, or both prior to December 31, 2019, you will continue to have the option to choose Plan F and High Deductible Plan F. If you opt to move to a plan with lower out-of-pockets costs and higher premiums, you will be subject to medical underwriting.

We appreciate your membership. If you have any questions about your Medicare Supplement Plan or MACRA, please contact us at the phone number on the back of your CareFirst BlueCross BlueShield or CareFirst MedPlus ID card.

Sincerely,



Vickie S. Cosby  
Senior Vice President – Consumer Direct SBU