



# Medicare Supplements (Medigaps)

## Training Part 2: Medigap Open Enrollment

*June 2022 continuing education*





# Medigaps

*Part 2 of a 3-part series  
to be presented in May, June and July of 2022*





# Why?

*Why Guaranteed Issue for Medigap?*





# What today?

*Training and building*





# Today's program

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## Training

Practice counseling clients about Medigap plans.

## Build our tool kit together

Create some tools we can use when we counsel clients about Medigap plans.





# Agenda

Topic	Time	Notes
Welcome and introductions	3	RTC-led
Review agenda	2	RTC-led
Preview course objectives	2	RTC-led
Check materials	3	RTC-led
Introduction to exercises	5	RTC-led
• Small-group exercise	20	Small group conversations
• Share perspectives	15	Whole team conversation
Review course objectives	2	RTC-led
Wrap-up	8	RTC-led





# Course objectives

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1. Based on a client interview, the volunteer can determine whether the beneficiary has Guaranteed Issue for Medigap rights and protections.
2. Using a SHIBA publication, describe to a client what coverage a standard Medigap Plan G provides. (after Medicare) and what the beneficiary liability is.
3. Summarize, for a client, the general rules (federal and state) about medical underwriting and waiting periods for pre-existing conditions.

*Continued*





## Course objectives *(continued)*

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4. Develop an example list, which applies the general rules to the case of this client to explain their specific rights and protections.
5. Create a checklist as a way to organize our work when providing direct service to clients.







# Materials check

*Print and online*





# Materials for today

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## For counseling

- Scenarios [1, 2 or 3] that describe the client perspective.
- Guidance for role play exercise.
- Approved Medicare Supplement (Medigap) plans – *which includes (last page)*.
  - 10 Standardized Medicare Supplement (Medigap) plans chart

“What you need to know about Medigap (Medicare Supplement) plans” (SHIBA publication: SHP875-4/2022)





# Introduction to exercises

*Context and scenarios*





# Medigap training

	Medigap OEP	Guaranteed issue rights	Not OEP, not GI rights
	<b>May</b>	<b>June</b>	<b>July</b>
<b>Case #1</b>	Turning 65 and getting Part B, at the same time.	MA plans: You move from service area.	Over age 65, focus on pre-x, creditable coverage.
<b>Case #2</b>	Already past 65 – just getting Part B, now: deferred (SEP).	MA plans: “Trial right” period (a) started in MA (b) started in Original Medicare.	Under age 65 (disabled), focus on HCA / Premera; c/b MA plan.
<b>Case #3</b>	Already Part B, just turning 65, now: disabled beneficiary.	Switch from one Medigap plan B-N to another Medigap plan B-N.	WSHIP





# Guaranteed Issue for Medigap (slide 1 of 2)

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## Conditions for Guaranteed Issue for Medigap

Condition #1?  
Condition #2?  
More?

## Conditions for Guaranteed Issue for Medigap





# Guaranteed Issue for Medigap (slide 2 of 2)

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## Conditions for Guaranteed Issue for Medigap

Condition #1?  
Condition #2?  
More?

## Conditions for Guaranteed Issue for Medigap

- 1. Service area change**
- 2. Trial right**
- 3. You have a Medigap plan**
4. You have other comprehensive coverage
5. Plan ends (includes bankruptcy)
6. Non-compliance by insurer





# Medigap OEP scenarios

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- Scenario 1  
I'm moving from the service area
- Scenario 2  
MA plans: The "trial right" period
- Scenario 3  
Switch from one Medigap plan B-N to another Medigap plan B-N





# Small-group work

*Instructions and materials*







# Instructions

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**Use the scenario document on My SHIBA with this exercise.**

## **Client**

- Read your persona and stay in character.
- Read the guidance.
- Make notes about the circumstances you adopt.

## **Advisor**

- Prepare for your role.
- Make notes that:
  - Help you advise.
  - You'll put in STARS later.
- Record the key questions you ask and assistance you provide.





# Scenario #1

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## **MA plans: you move from service area**

Millie is moving from Spokane to Tacoma to be closer to her daughter and grandchildren. She is currently enrolled with "Asuris TruAdvantage + Rx Classic (PPO)" (Asuris Northwest Health 1-888-369-3172 [www.asuris.com/medicare](http://www.asuris.com/medicare)). That specific MA plan is not sold in Pierce County. Anyway, she only likes it "OK," and she wants to try the freedom of choice of a Medicare Supplement plan. She's not sure what providers are going to be right for her in her new home.

*Continued*





# Scenario #1 (*continued*)

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She started Medicare Part A and B when she retired and turned age 65: June 11, 2018.

She's had some serious health issues and she's worried about denied coverage by a private insurance company because of that.

- Can you please describe for her what guaranteed issue rights – if any – she has?
- What's important about the timing of her actions to change plans?
- What resources would you use in counseling or send to her before or after the appointment?
- What makes this scenario challenging?





# Scenario #2

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## MA plans: "trial right" period

Arturo turned 65 and enrolled in Medicare Part A and B and a Medicare Advantage plan back in November last year. That has not worked out really great for him and he'd like to make a change – as soon as next month. A friend told him he could do that during the Annual Medicare Open Enrollment period (Oct – Dec), but he's really pretty frustrated and wants to know if there is *any* way he change before then?

*Continued*





## Scenario #2 *(continued)*

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The problem is that he wants to keep seeing a certain doctor and she no longer contracts with the MA plan he picked.

- Can you please describe for him what guaranteed issue rights – if any – he has?
- What's important about the timing of his actions to change plans?
- What resources would you use in counseling or send to him before or after the appointment?
- What makes this scenario challenging?





# Scenario #3

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## **Switch from one Medigap plan B - N to another Medigap plan B – N**

Janet bought a Medigap Plan F from State Farm way back in 2019 when she retired and turned age 65 because she is loyal to her agent and wanted a comprehensive plan – just in case. Now that she's had a few years of experience with retirement and health care and learned more, she's motivated to change. A friend suggested Plan G with a high deductible as a way to save money on monthly premiums and she thinks that's the right choice for her. She's ready to reach out to Premiera Blue Cross, but she wants to be sure she can get that plan without hassles. Could she get turned down and have no coverage after she cancelled? She'd like to be re-assured about the steps and the timing.

*Continued*





## Scenario #3 (*continued*)

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- Can you please describe for her what guaranteed issue rights – if any – she has?
- What's important about the timing of her actions to change plans?
- What resources would you use in counseling or send to her before or after the appointment?
- What makes this scenario challenging?





# Scenario discussion







# Small-group exercise

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Please raise your hand or use the chat feature to share your ideas.





# Next steps

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- Thank you!
- We're going to use these ideas to build out our toolkit, including getting ready for the program next month.





# Course objectives

*Review*





# Course objectives

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3. Summarize, for a client, the general rules (federal and state) about medical underwriting and waiting periods for pre-existing conditions.

*Continued*





## Course objectives *(continued)*

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# Wrap up

*Feedback is the real breakfast of champions*





# Evaluation

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Your responses help to improve SHIBA's training program.

- ☐ *Did you find today's training helpful or useful for your SHIBA counseling or outreach?*
- ☐ *What would've made this training better for you?*

Please take some time to send thoughts to [shiba@oic.wa.gov](mailto:shiba@oic.wa.gov) or to your trainer.

Or you may use our brief online survey at <https://www.surveymonkey.com/r/SHIBA-TrainingEvaluation>.

***We appreciate your feedback!***





# 2022 training schedule

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## July:

- Medicare Supplements (Medigaps) part 3

## August:

- No CE training...celebrate summer!

## September – October

- To be announced







# Photo credits

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## Slide 1

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