



Some Medicare Supplement Plans Discontinued beginning January 2020

Jessica J. Wanek, CPRC

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Medicare Supplement Plans C, F and High Deductible F No Longer Available 2020

The Medicare Access & CHIP Reauthorization Act of 2015 (MACRA) was signed into law April 2015. Under MACRA, Congress is eliminating plans that cover the Medicare Part B deductible. Plans F and C both cover the Medicare Part B deductible.

Plan F, High Deductible F and Plan C will no longer be available to newly eligible Medicare beneficiaries after January 1, 2020. Medicare Beneficiaries who currently have a supplemental policy Plan F or C will be able to continue renewing their policies after 2020. In addition, anyone who becomes eligible for Medicare prior to 2020, but does not enroll by January 1, 2020 (i.e., age 65 or older but still covered under employer plan) will still be able to get a Plan F or Plan C policy, even after that date.

Plan F has long been the most popular Medicare Supplement plan. Plan F offers first dollar coverage and leaves the Medicare beneficiary with an out of pocket of \$0 for covered services. Although some will be sad to see the plan discontinued, Plan G is a good alternative. Plan G offers the same coverage as Plan F with the exception of the Part B deductible. Plan F pays the deductible and Plan G does not.

With the discontinuance of High Deductible Plan F, we are expecting to see a High Deductible Plan G roll out for 2020. With the High Deductible Plan F, Medicare pays the claims first with the insured paying the cost sharing amounts. If the insured hits the high deductible amount for the policy (\$2,300 for 2019), the insurance company steps in to pay the cost sharing amounts for the remainder of the year. The High Deductible Plan F has coverage for the Part B deductible, we expect the High Deductible Plan G to have similar benefits while excluding the Part B deductible.

Plans F, High Deductible F and C may be going away for newly eligible beneficiaries, however existing beneficiaries are grandfathered in and will continue to have the plans available. The changes impact people newly eligible to Medicare beginning January 1, 2020.

Please contact us with any questions or for assistance!



Questions about Medicare?

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W Financial Services
(708) 524-2791

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