

PLAN F CHANGES IN 2020?

YOUR GUIDE TO MACRA

WHAT IS MACRA?

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) was signed into law in 2015 and established a new way to pay physicians caring for Medicare beneficiaries. In accordance with MACRA, all individuals newly-eligible will **no longer** have access to Medicare supplement plans that covered the Medicare Part B deductible. These Medicare supplement plans are often called “**first-dollar coverage**.”

After January 1, 2020 newly-eligible Medicare individuals will no longer be able to purchase first-dollar coverage plans; this includes Medicare supplement plans C, F, and high-deductible F. In Minnesota and Wisconsin the Medicare Part B deductible coverage will no longer be covered.

*Medicare Access and Chip Reauthorization Act
2015 (MACRA) s. 401 (USA)*

HOW DOES THIS AFFECT YOU?

Medicare-eligible **before** Jan. 1, 2020

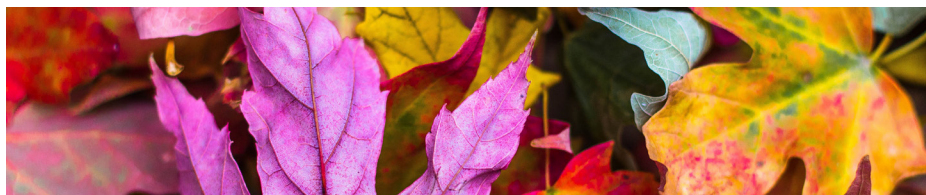
Medicare supplement Plans C, F and High-Deductible F will still be available to you.

If you currently have a Medicare supplement insurance plan:

- Your policy benefits don't change
- Your Medicare supplement Plan C, F or High-Deductible F will continue paying your Part B deductible
- Your policy will continue as long as premiums are paid on time

Medicare-eligible **on or after** Jan. 1, 2020

If you are eligible for Medicare on or after January 1, 2020, you will be able to choose from many different Medicare supplement plans, however, Plan C, F or High-Deductible F **will not** be available. No Medicare supplement plan offered **after** January 1, 2020 will cover the Medicare Part B calendar year deductible (\$185 in 2019).



**By responding to this advertisement, I understand a sales agent may contact me by telephone, email or mail to discuss Medicare Advantage plans and Prescription Drug plans, and Medicare Supplement Insurance plans.*

MOM'S APPLE CRISP

INGREDIENTS

1 1/2 cups flour
2 cups sugar
1/2 tsp salt
1 tsp cinnamon
2 sticks of butter

DIRECTIONS

1. Preheat oven to 350°. Grease 9"x13" pan and fill with apples.
2. Mix flour, sugar, salt and cinnamon in a large bowl.
3. Cut in 1 stick of butter and mix well until it's a soft crumbly powder.
4. Sprinkle over apples.
5. Cut up second stick of butter and place pieces over the topping.
6. Sprinkle more cinnamon over the top.
7. Bake for 45 minutes.

SAVE THE DATE

SEPTEMBER

02

LABOR DAY

09-15

NATIONAL ASSISTED
LIVING WEEK

15-21

NATIONAL MEDICARE
EDUCATION WEEK

OCTOBER

01-07

NATIONAL ACTIVE
AGING WEEK

14

COLUMBUS DAY

31

HALLOWEEN

NOVEMBER

03

DAYLIGHT SAVINGS

11

VETERANS DAY

28

THANKSGIVING

29

PRESIDENTS DAY



DID YOU KNOW?

Medicare.gov recommends reviewing your plan annually. Each year, there are new health plan and prescription drug coverage choices. Review your current health and prescription drug coverage each fall, and make sure your plan's still right for you.

Source: <https://www.medicare.gov/pubs/pdf/11220-Medicare-Yearly-Review.pdf>

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