

Options for Medicare Advantage Plan Cost Increases in 2020			
<i>How to use this chart : Find current time period below. Across the top, find your current plan. Read down to see your options in current period.</i>	Your Plan =>	UHC/AARP plans AARP MedicareComplete UHC Assure	Humana Gold Plus 029
	Company sells MediGap	A, B, C, F, G, K, L, N	A, B, C, F, Fhd, K, L, N
	What happens in 2020	Premium or any copay increase > 0%	
	Your rights	Guaranteed right to UHC/AARP MediGap (with time limits)	Guaranteed right to Humana MediGap (with time limits)
IF YOU ACT BY THIS DATE	YOUR OPTIONS	STARTS	WHAT YOU GET
10/15/2019 To 12/7/2019	(A) Enroll in another MAPD HMO plan	1/1/2020	New MAPD HMO plan
	(B) Enroll in a separate drug plan to disenroll from MA & enroll in MediGap with the SAME MA company.*		MediGap with the SAME MA company, AND a drug plan with any company.
	(C) Enroll in a separate drug plan to disenroll from MA.*		Original Medicare AND a drug plan.
12/8/2019 to 12/31/2019	n/a	n/a	n/a
1/1/2020 To 3/31/2020	(D) Change to a different MAPD	The 1st of month after you enroll	New MAPD HMO plan
	(E) Enroll in a separate drug plan to disenroll from MA & enroll in MediGap (by 3/3/20)* with the SAME MA company.		MediGap with the SAME MA company, AND a drug plan (PDP).
	(F) Enroll in a separate drug plan to disenroll from MA.*		Original Medicare AND a drug plan (PDP).
4/1/2020 To 12/31/2020	Can't do anything (except change to Kaiser)**	1/1/2020	Same MAPD as 2019
<p>*Can get guaranteed issue MediGap plan with the SAME MA company anytime until 3/3/2020. It will be effective 1/1/2020 if you apply during 2019, or the 1st of the month after you enroll if you apply between 1/1-3/3/2020. Can switch to a different Medigap company during birthday month.</p> <p>**Can switch to Kaiser during first nine months under 5 star SEP</p>			
See Reverse for Kaiser			

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How to use this chart: Find current time period below. Across the top, find your current plan. Read down	Your Plan =>	Kaiser Permanente Senior Advantage	
	Company sells MediGap	No	
	What happens in 2020	Premium or any copay increase \geq 15%	
	Your rights	Guaranteed right to Medigap of any company (with time limits)	
IF YOU ACT BY THIS DATE	YOUR OPTIONS	STARTS	WHAT YOU GET
10/15/2019 To 12/7/2019	(A) Enroll in another MA HMO plan	1/1/2020	New MAPD HMO plan
	(B) Enroll in a separate drug plan to disenroll from MA & enroll in MediGap of ANY company.*		MediGap with any company AND a drug plan (PDP) with any company.
	(C) Enroll in a separate drug plan to disenroll from MA.*		Original Medicare AND a drug plan (PDP).
12/8/2019 to 12/31/2019	n/a*	n/a	n/a
1/1/2020 To 3/31/2020	(D) Change to a different MAPD plan	The 1st of month after you enroll	New MAPD HMO plan
	(E) Enroll in a separate drug plan to disenroll from MA. Can apply for a MediGap of any company. Enrollment in MediGap is no longer guaranteed and is subject to health screening.		Original Medicare (and MediGap if accepted); AND a drug plan (PDP).
	(F) Enroll in a separate drug plan to disenroll from MA.		Original Medicare AND a drug plan (PDP).
4/1/2020 To 12/31/2020	Can't do anything.	1/1/2020	Same MAPD as 2019 (Kaiser)
<p>*Can get guaranteed issue MediGap plan with ANY Medigap company anytime until 3/3/2020 as long as you disenrolled from Kaiser by 12/7/2019. It will be effective 1/1/2020 if you apply during 2019, or the 1st of the month after you enroll if you apply between 1/1-3/3/2020. Can switch to a different Medigap company during birthday month.</p>			
See Reverse for AARP and Humana			
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