

Medicare Supplement (Medigap) Innovative F and G Plans

What we know about the plans

- Blue Shield, Health Net and Anthem are all currently selling “innovative” or “enhanced” plans. These plans are approved by either the Dept. of Managed Health Care or the Department of Insurance.
 - Anthem Innovative F
 - Blue Shield F Extra and G Extra
 - Health Net Innovative F and Innovative G
- All of these products have various vision, dental and hearing benefits with different copays, annual benefit amounts, allowances, networks and requirements. Some offer the Silver Sneakers program.
- These additional benefits are incorporated into the Medigap plans vs. being included as additional riders. Therefore, it makes it hard to compare the plans and hard to know how the premiums are allocated between the additional benefits and the regular standard benefits.

Things to Consider with these plans

- Pay attention to the details of these extra benefits such as any network requirements or sole source providers, limits on annual costs, and deductibles and copayments that might apply.
- Some of the additional benefits are guaranteed renewable (so can't be changed) and some, such as Silver Sneakers, are extra benefits which can change from year to year.

What guaranteed issue rights pertain to these plans?

- It appears that all the regular Medigap guaranteed issue/open enrollment rights apply to these plans:
 - Anyone with a Medigap Open Enrollment Period or Guaranteed Issue (e.g. starting Part B, leaving employer/retiree plan, losing MAPD, moving out of their MAPD's territory, etc.) can get an innovative F or G plan without health screening
 - Since the standardized Medicare benefits are the same for Innovative F/G plans and regular F/G plans, the birthday rule does provide a right to change from one carrier's innovative F to another carrier's innovative F plan. The same is true for going from one innovative G plan to another innovative G plan. The “extra” benefits aren't considered for this purpose
 - Likewise, the birthday rule also applies when going from a regular F/G plan to an innovative plan of the same level.
 - The CA birthday rule can also be used to go from any of these innovative F plans to a regular F or lower, or from any innovative G plan to a regular G or lower. (If someone moves out of state they might be stuck, however)



Contra Costa HICAP, 1-800-510-2020 (from land line) or 925-602-4163, www.cchicap.org

This project was supported in part by grant 90SAPG0052-03-00 from the U.S. Admin. for Community Living, Dept. of Health and Human Services, Wash. DC 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not necessarily represent official Admin. for Community Living policy.