

### **Options for Medicare Advantage Plan Cost Increases in 2021**

<b>How to use this chart :</b> Find current time period below. Across the top, find your current plan. Read down to see your options in current period	Your Plan =>	<b>UHC/AARP plans</b> <b>AARP SecureHorizons Plan1</b> <b>AARP Focus, UHC Canopy</b> <b>UHC Assure</b>
	Company sells MediGap	A, B, C, F, G, K, L, N
	What happens in 2021	Premium or any copay increase > 0%
	Your rights	Guaranteed right to AARP/UHC MediGap (with time limits)

IF YOU ACT BY THIS DATE	YOUR OPTIONS	STARTS	WHAT YOU GET
10/15/2020 To 12/7/2020	<b>(A)</b> Enroll in any other MAPD HMO plan	1/1/2021	New MAPD HMO plan
	<b>(B)</b> Enroll in a separate drug plan to disenroll from MA & also enroll in guaranteed MediGap with the SAME MA company*		Original Medicare with AARP/UHC MediGap AND a drug plan (PDP) with any company
	<b>(C)</b> Enroll in a separate drug plan to disenroll from MA*		Original Medicare AND a drug plan (PDP)
12/8/2020 to 12/31/2020	n/a	n/a	n/a
1/1/2021 To 3/31/2021	<b>(D)</b> Change to a different MAPD	The 1st of month after you enroll	New MAPD HMO plan
	<b>(E)</b> Enroll in a separate drug plan to disenroll from MA & enroll in guaranteed MediGap (by 3/3/2021)* with the SAME MA company		Original Medicare with AARP/UHC MediGap AND a drug plan (PDP) with any company
	<b>(F)</b> Enroll in a separate drug plan to disenroll from MA*		Original Medicare AND a drug plan (PDP)
4/1/2021 To 12/31/2021	Can't do anything (except change to Kaiser)**	1/1/2021	Same MAPD as 2020**

\*Can get guaranteed issue MediGap plan with the SAME MA company (AARP/UHC) anytime until 3/3/2021. It will be effective 1/1/2021 if you apply during 2020, or the 1st of the month after you enroll if you apply between 1/1-3/3/2021. Can switch to a different Medigap company during birthday month.

\*\*Under 5 star SEP can switch to Kaiser through Nov. 30. Change will be effective the first of the following month.

#### **See Reverse for Kaiser**

<b>Options for Medicare Advantage Plan Cost Increases in 2021</b>			
<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 =>	<b>Kaiser Permanente Senior Advantage</b>	
	Company sells MediGap	No	
	What happens in 2021	Premium or any copay increase $\geq$ 15%	
	Your rights	Guaranteed right to Medigap of any company (with time limits)	
<b>IF YOU ACT BY THIS DATE</b>	<b>YOUR OPTIONS</b>	<b>STARTS</b>	<b>WHAT YOU GET</b>
10/15/2020 To 12/7/2020	<b>(A)</b> Enroll in any other MAPD HMO plan	1/1/2021	New MAPD HMO plan
	<b>(B)</b> Enroll in a separate drug plan to disenroll from MA & enroll in guaranteed MediGap of ANY company*		Original Medicare, MediGap with any company AND a drug plan (PDP) with any company
	<b>(C)</b> Enroll in a separate drug plan to disenroll from MA*		Original Medicare AND a drug plan (PDP)
12/8/2020 to 12/31/2020	n/a*	n/a	n/a
1/1/2021 To 3/31/2021	<b>(D)</b> Change to a different MAPD plan	The 1st of month after you enroll	New MAPD HMO plan
	<b>(E)</b> 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)
	<b>(F)</b> Enroll in a separate drug plan to disenroll from MA		Original Medicare AND a drug plan (PDP)
4/1/2021 To 12/31/2021	Can't do anything	1/1/2021	Same MAPD as 2020 (Kaiser)
*Can get guaranteed issue MediGap plan with ANY Medigap company anytime until 3/3/2021 as long as you disenrolled from Kaiser by 12/7/2020. It will be effective 1/1/2021 if you apply during 2020, or the 1st of the month after you enroll if you apply between 1/1-3/3/2021. Can switch to a different Medigap company during birthday month.			

**See Reverse for AARP/UHC plans**

This project was supported, in part by grant no. 90SAPG0094-01-00, from the U.S. Administration for Community Living (ACL), Dept of Health and Human Svcs, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.