

Options for Medicare Advantage Plan Cost Increases in 2022			
<p>How to use this chart: 1. Find current time period below. 2. Across the top, find your current plan. 3. Read down to see your options in <u>current period</u>.</p>	Your Plan =>	Humana Gold Plus (29)	All UHC/AARP and UHC plans: SecureHorizons Focus, SecureHorizons Plan 1, Canopy, Assure
	Company sells MediGap	A, B, C, F, Fhd, G, Ghd, K, L, N	A, B, C, F, G, K, L, N
	What happens in 2022	Premium or any copay increase > 0%	
	Your rights	Guaranteed right to Humana MediGap	Guaranteed right to AARP - UnitedHealthCare MediGap
IF YOU ACT BY THIS DATE	YOUR OPTIONS	STARTS	WHAT YOU GET
10/15/2021 To 12/7/2021	(A) Enroll in any other MAPD HMO plan	1/1/2022	New MAPD HMO plan
	(B) Enroll in a separate drug plan to disenroll from MA & also enroll in guaranteed MediGap with the SAME MA company*		Original Medicare with Humana or AARP/UHC MediGap 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)
12/8/2021 to 12/31/2021	n/a	n/a	n/a
1/1/2022 To 3/31/2022	(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 guaranteed MediGap (by 3/3/2022)* with the SAME MA company		Original Medicare with Humana or AARP/UHC MediGap AND a drug plan (PDP) with any company
	(F) Enroll in a separate drug plan to disenroll from MA*		Original Medicare AND a drug plan (PDP)
4/1/2022 To 12/31/2022	Can't do anything (except change to Kaiser)**	1/1/2022	Same MAPD as 2021**

*Can get guaranteed issue MediGap plan with the SAME MA company (Humana or AARP/UHC) anytime until 3/3/2022. It will be effective 1/1/2022 if you apply during 2021, or the 1st of the month after you enroll if you apply between 1/1-3/3/2022. 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/Imperial

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How to use this chart: 1. Find current time period below. 2. Across the top, find your current plan. 3. Read down to see your options in current period.	Your Plan =>	Imperial - Traditional and Senior Value	Kaiser Senior Adv. - Basic and Enhanced
	Company sells MediGap	No	
	What happens in 2022	Premium or any copay increase ≥ 15%	
	Your rights	Guaranteed right to Medigap of any company if you disenroll from your current plan by 12/7/2021	
IF YOU ACT BY THIS DATE	YOUR OPTIONS	STARTS	WHAT YOU GET
10/15/2021 To 12/7/2021	(A) Enroll in any other MAPD HMO plan	1/1/2022	New MAPD HMO plan
	(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
	(C) Enroll in a separate drug plan to disenroll from MA*		Original Medicare AND a drug plan (PDP)
12/8/2021 to 12/31/2021	n/a*	n/a	n/a
1/1/2022 To 3/31/2022	(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)
4/1/2022 To 12/31/2022	Can't do anything (except use Kaiser 5 star SEP)**	1/1/2022	Same MAPD as 2021 (Imperial or Kaiser)**
<p>*Can get guaranteed issue MediGap plan with ANY Medigap company anytime until 3/3/2022 as long as you disenrolled from old plan by 12/7/2021. It will be effective 1/1/2022 if you apply during 2021, or the 1st of the month after you enroll if you apply between 1/1-3/3/2022. Can switch to a different Medigap company during birthday month.</p> <p>**Under 5 star SEP can switch to Kaiser (or change from one Kaiser plan to another) through Nov. 30. Change will be effective the first of the following month.</p>			

See Reverse for AARP/UHC plans