

Options for Medicare Advantage Plan Cost Increases in 2022			
<i>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.</i>	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**
<p>*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.</p> <p>**Under 5 star SEP can switch to Kaiser through Nov. 30. Change will be effective the first of the following month.</p>			

See Reverse for Kaiser/Imperial

**HICAP—Health Insurance Counseling and Advocacy Program, Contra Costa County
(925) 655-1393 or (800) 434-0222 or (800) 510-2020 or www.cchicap.org**

This project was supported, in part by grant no. 90SAPG0094-02-00 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.



Options for Medicare Advantage Plan Cost Increases in 2022			
<i>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.</i>	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 <u>as long as you disenroll from old plan by 12/7/2021</u>. 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