

## Medicare Supplement (Medigap) Innovative F and G Plans

### What we know about the plans

- Anthem, Blue Shield, and Health Net are currently selling “innovative” or “enhanced” plans. These plans are approved by either the California Department of Managed Health Care or the California Department of Insurance.
  - Anthem Innovative F\*
  - Blue Shield F Extra\*, G Extra, G Inspire
  - Health Net Innovative F\* and Innovative G
- All of these products have various vision and hearing benefits with different copays, annual benefit amounts, allowances, networks and requirements. Some offer the Silver Sneakers program and other things such as Over the Counter credit, acupuncture, AAA discount, etc.
- 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?

- 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 a Medicare Advantage Plan, moving out of their Medicare Advantage Plan'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 California Birthday Rule applies. That rule allows anyone with a current Medigap to switch to any other company's plan at the same or lower level on your birthday and 60 days thereafter without health screening. This provides 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 California Birthday Rule also applies when going from a regular F/G plan to an innovative plan of the same level.
  - The California 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)

\*Note that F level Medigap plans are only available to those who were eligible for Medicare prior to Jan. 1, 2020

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