

# MACRA at-a-glance for agents

An overview of what it means to you and your clients

MACRA goes into effect on January 1, 2020. While that may seem like it's in the distant future, you could begin getting questions about it now. So let's take a minute to look at what MACRA means to you and your clients...

## ► What is MACRA?

The **Medicare Access and CHIP Reauthorization Act of 2015 (MACRA)** is a federal law that affects plans that can be sold to those newly-eligible Medicare beneficiaries. Effective January 1, 2020, newly-eligible Medicare beneficiaries will not be able to purchase plans that cover the Part B deductible.

## ► What does MACRA mean to my clients?

### For current Medicare Supplement policyholders –

- Their Medicare Supplement policy does NOT change.
- NO action is required.
- They can purchase a plan that covers the Part B deductible (Plans C, F, and High Deductible F).

### For those who are Medicare-eligible on or before December 31, 2019 –

- Their Medicare Supplement options remain the same as today.
- They can purchase a plan that covers the Part B deductible (Plans C, F, and High Deductible F).

### For those who are Medicare-eligible on or after January 1, 2020 –

- Their Medicare Supplement options will change.
- They cannot purchase a plan that covers the Part B deductible (Plans C, F, and High Deductible F).
- The guaranteed issue plans that will be available to them are Plans D, G, and High Deductible G, which is a new plan.
- They are referred to as “newly-eligible” under MACRA.

## ► Who is considered “newly-eligible”?

Newly-eligible are those who first become eligible for Medicare due to age 65, disability, or end-stage renal disease on or after January 1, 2020.

### Medicare Supplement plans available effective January 1, 2020\*

#### Medicare-eligible on or before 12-31-2019:

Plans A, B, C, D, F,  
High Deductible F, G,  
High Deductible G, N

#### Medicare-eligible on or after 1-1-2020:

Plans A, B, D, G,  
High Deductible G, N

\*Plans vary by state. All plans are not available in all states.

## ► What can I do now?

For your clients who are current Medicare Supplement policyholders or are Medicare-eligible prior to January 1, 2020, reassure them that their policies and/or plan options do not change. They can keep their existing coverage.

## ► Who can answer my questions?

We'll continue to update you throughout the year as new information becomes available. In the meantime, please feel free to email your questions to us at [AgentFeedback@aetna.com](mailto:AgentFeedback@aetna.com).

Thank you for taking the time to familiarize yourself with this important information and making sure that your clients are well-informed. And please know that we will always be here to help, both you and your clients.