

# Your Guide to MACRA

Medicare Access and CHIP Reauthorization Act of 2015

What is the new rule and how does it impact you?



## What is MACRA?

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) changes some of the Medicare supplement plans people new to Medicare can purchase.

The rule says that as of January 1, 2020, newly-eligible Medicare beneficiaries won't be able to purchase Medicare supplement plans that cover the Part B deductible. These are Medicare supplement Plans C, F, High-Deductible F and Minnesota and Wisconsin Part B deductible coverage.

For MACRA purposes, "newly-eligible" people are those who become eligible for Medicare on or after January 1, 2020.

## How does this affect you?

If you're Medicare-eligible <b>before</b> January 1, 2020	If you're eligible for Medicare <b>on or after</b> January 1, 2020
<p><b>Your plan options covering the Part B deductible don't change.</b> That is, Medicare supplement Plans C, F and High-Deductible F will still be available to you where offered.</p> <p>If you currently have a Medicare supplement insurance plan:</p> <ul style="list-style-type: none"><li>• Your policy benefits don't change</li><li>• Your Medicare supplement Plan C, F or High-Deductible F will continue paying your Part B deductible</li><li>• Your policy will continue as long as premiums are paid on time</li></ul>	<p>When you select Original Medicare for your health care coverage, you'll be able to choose from many Medicare supplement plans available where offered. Benefits will vary, but no plan will cover the Medicare Part B calendar-year deductible (\$185 in 2019).</p>



## Have questions?

If you have any questions about your coverage, please contact your agent.