



MEDICARE SUPPLEMENT MEDICARE OPEN ENROLLMENT GUIDELINES

September 20, 2017

ADMINISTRATIVE

MED ADVANTAGE GUIDELINES

During the Medicare Open Enrollment Period (OEP) (**October 15 through December 7**) individuals enrolled in a Medicare Advantage plan have the right to disenroll from their current plan and select a new Medicare Advantage plan or return to Original Medicare and purchase a Medicare supplement plan with an effective date January 1, 2018.

GPM Life and GPM Health and Life will begin accepting applications with a January 1, 2018 effective date on October 1, 2017.

If an MA member contacts you wanting to return to Medicare and purchase a Medicare supplement policy from GPM Life; following the guidelines below will help prevent delays in processing your application.

DOCUMENT REQUIREMENTS

For individuals voluntarily disenrolling from their MA plans:

- Complete the MA section on the application **and** submit **one (1)** of the following with the application:
 - ✓ A copy of the applicant's MA plan's termination notice (needed if applying for Guaranteed Issue);
 - ✓ A copy of the letter the applicant sent to their MA plan requesting disenrollment (***dated October 15th or later***); or
 - ✓ A signed statement that the applicant has requested to be disenrolled from their MA plan.

For individuals whose MA plans are terminating:

- Complete the MA section of the application and send the following with the application:
 - ✓ Page 1 of their termination letter from their current carrier, or
 - ✓ **If they do not have their termination letter**, a legible copy or image of their Medicare Advantage card will be accepted. ***A legible copy or image of a Medicare Advantage card will only be accepted for individuals whose plans are terminating not for those who are voluntarily disenrolling from their MA plan.***

Med Supp e-App Process (GPM Health and Life Only):

While in the application process:

- ✓ Click on the "Attach Eligibility Documents" button, and
- ✓ Attach PDFs of the necessary documentation to be submitted with the application. *Documents cannot be attached via the e-App process after the application is submitted.*

The e-App provides a validation message, which will indicate whether the current MA plan your client is enrolled in has been terminated, meaning the carrier has terminated the plan. This creates a guaranteed issue situation and the message returned will indicate your client does **not** need to provide proof of disenrollment.

Note: Individuals who are **not eligible** for guaranteed issue **must** complete the health and medication questions on the application. Plans D, G and N are not available for guaranteed issue in most situations.

PROVIDING DOCUMENTATION AFTER AN APPLICATION IS SUBMITTED

If the required documentation is not available at the time the application is submitted, it may be faxed at a later date following the steps below:

- Step 1.** Obtain the policy number (*The policy number can be found on the Case Management report available on Sales Professional Access (SPA)*)
- Step 2.** Write the policy number on the documentation
- Step 3.** Fax the documentation to (402) 997-1980

Please contact us if you have any questions: Call: (866) 754-5716

E-Mail: GPMSalesSupport@medsuppservices.com
