

2020 MEDICARE PLAN CHANGES

- 1) Medigap plans that cover Part B deductible will no longer be available for purchase by newly eligible Medicare beneficiaries. People who already have Medigap Plans C and F will be able to keep them and people who are already eligible for Medicare prior to 2020 will still be able to buy those plans. However, for newly eligible enrollees, Plan C and Plan F will be discontinued after the end of 2019.
- 2) For the “newly eligible”, Plans D, G and G High Deductible replace Plans C, F and F High Deductible. All other Medigap plans remained unchanged.
- 3) If you are age 65 or will be before January 1, 2020, these changes DO NOT affect you. You can still buy Plans C, F and F High Deductible, even after the changes go into effect for the newly eligible.
- 4) If you first become eligible for Medicare due to age, disability or end-stage renal disease before January 1, 2020, these changes DO NOT affect you.
- 5) Plans C, F and F High Deductible will not be discontinued for those eligible for Medicare before January 1, 2020. They will still be able to keep their policies and can purchase Plans C, F and F High Deductible on or after January 1, 2020

ADDITIONAL 2020 MEDICARE CHANGES

- 6) 2020 Medicare beneficiaries will have added benefits if they join a Medicare Advantage plan. These plans can now offer limited personal supports and services such as home care, non-medical transportation, nutrition programs, and home modifications.
 - 7) The “donut hole” is being eliminated in 2020 for generic drugs. The gap in prescription drug coverage, also called the “donut hole”, starts when someone reaches the initial coverage limit, and ends when they have spent \$5,100. Prior to 2011, Medicare Part D enrollees paid the full cost of their medications while in the donut hole. However, the “donut hole” has been steadily closing, and it will be fully closed by 2020 when enrollees in
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standard Part D plans will pay just 25% of the cost of their drugs all the way up to the catastrophic coverage threshold.

- 8) Tammy's Law (SEA 392) will go into effect in July 2020 and will require insurance companies in Indiana that sell Medigap insurance to offer at least a Plan A to people with Medicare who are under age 65 and disabled.