
United American, selling Medicare Supplement insurance since Medicare began!

Memo

To: General Agents
From: Charles R. Mankamyer, President of General Agents
Jim Savo, FLMI, Vice President of Operations, General Manager
Re: Medicare AEP/MADP Reminder and Med-Supp Policy
Issue Delays

Keep these points in mind when selling Medicare Supplements during the Medicare Advantage Annual Enrollment Period (Oct. 15 through Dec. 7, 2017) and the Medicare Advantage Disenrollment Period (Jan. 1 through Feb. 14, 2018).

During the enrollment periods listed above, Medicare beneficiaries with Medicare Advantage ("MA" includes MA and MA-PD plans throughout this memo unless otherwise indicated) may drop their MA coverage, return to Original Medicare and be in the market for a Medicare Supplement (**voluntary disenrollments**).

Other Medicare beneficiaries may have received notice that their MA plan will be terminated or non-renewed for 2018 (**involuntary terminations**). They may choose another MA plan or return to Original Medicare and be in the market for a Medicare Supplement.

Remind all applicants to retain any disenrollment or termination notices received from their MA plan and keep in a safe place.

To help ensure applications are taken correctly and policies are issued in a timely manner, please read this email in its entirety.

- Medicare Supplement insurance is available only to Medicare beneficiaries enrolled in Original Medicare Parts A and B.
- To be eligible for a Medicare Supplement, those with current Medicare Advantage coverage must be disenrolled from their MA and returned to Original Medicare prior to the effective date of their Medicare Supplement.

- State law prohibits a Medicare Supplement policy from becoming effective prior to the end date of the MA plan.
- Applicants replacing their MA coverage must fully complete and sign the application and replacement form(s), giving particular attention to the sections concerning MA disenrollment or termination/non-renewal. Applicants must confirm on the application that they intend to replace current MA coverage with the Medicare Supplement in order for the application to be accepted.
- A Medicare Supplement policyholder who still has MA coverage in place on the policy effective date is subject to rescission.

Voluntary Disenrollments

- Applicants will be responsible for disenrolling themselves from their MA plan during the enrollment periods listed above either by:
 - calling 800.MEDICARE, or
 - contacting their MA plan carrier, or
 - for MA-PD (RX) plans, by enrolling in a stand-alone Part D Plan. Note that an applicant cannot disenroll from most MA stand-alone plans by enrolling in Part D.
 - MA enrollees cannot disenroll prior to the first day of the disenrollment period.
- **The pre-existing waiting period is waived for applicants age 65 and over disenrolling from a MA plan** (the pre-existing waiting period is waived for all applicants in states where required for replacements).
- Voluntary disenrollment from a MA plan that has been in force longer than 12 months does not create a Guaranteed Issue situation in a non-Guaranteed Issue state (GI rules may vary by state).

Involuntary Terminations

- A copy of the applicant's MA plan disenrollment notice is required if the applicant is being involuntarily terminated or non-renewed by his/her MA plan.
- Applicants involuntarily losing their MA Plan due to plan termination or non-renewal are Guaranteed Issue and must not answer health questions¹.

Outside of the annual enrollment periods listed above, a copy of the applicant's MA plan disenrollment or termination notice is required.

¹ In Guaranteed Issue states, health questions do not apply to any applicant.

5. **Applications that are too dark/light**

- a. Ensure the application is not too dark or light. It will often be more distorted once it's printed, and even more distorted when it's scanned into the reader system.

6. **Correct Applications**

- a. Use the correct form code. Double check the state code and whether or not a disability or overage application is necessary. This is very important. Using the iGo e-App® will ensure the application is completed accurately.

7. **Missing Barcode, Scan Indicators, and Application Boxes;**

Anything that obscures or alters the barcodes or the boxes on the application can render the application unreadable. To ensure applications are processed, all barcodes must be visible and all pages must be received.

Reminder: Using the iGo e-App® will eliminate most of the potential issues listed above. iGo e-App® will ensure the application is completed accurately.

If you are not already using our iGo e-App®, or even if you'd just like a refresher course, now is the time to see how this sales tool can save you time and money in the busy sales season ahead!

[Click here](#) to view our iGo e-App® certification webinar schedule and register for a live training webinar. The iGo e-App® is available for Medicare Supplement, Final Expense Life, Juvenile Whole Life, Reserve Fund Annuity, and UA Partners® sales. (Some products are not available on iGo e-App® in New York).

United American and Globe Life Insurance Company of New York will be running special training webinars on selling during the AEP. [Click here](#) to view the schedule and register today.

United American Agents who have questions may contact Agency Service at 1-800-925-7355 or email agency-service@torchmarkcorp.com.

Globe Life Insurance Company of New York Agents who have questions may contact the Home Office in Syracuse at 315-451-7975 or email GLNYAgency@torchmarkcorp.com.

United American and Globe Life Insurance Company of New York conduct free Training Webinars for newly contracted and all appointed Agents several days per week at various times. Register NOW on your General Agent website.

We'd also like your most current e-mail address to keep you informed of products, contests, incentives, and important Company information. Call 1-800-925-6793 to update your e-mail address!