
Memo

To: General Agents
From: Charles R. Mankamyer, President of General Agents
Jim Savo, FLMI, Vice President of Operations, General Manager
Re: AEP Extension for Individuals Impacted by Hurricanes
Harvey, Irma and Maria

CMS has established the following special enrollment period (SEP) to support Medicare beneficiaries impacted by hurricanes Harvey, Irma, and Maria.

Individuals who reside, or on a specified date, resided in an area affected by a hurricane in 2017 (linked below), will be eligible for a SEP that extends the 2018 Annual Open Enrollment Period (AEP) through December 31, 2017. This special enrollment period will allow Medicare Advantage (MA) enrollees affected by these hurricanes to enroll, switch Medicare health or prescription drug plans, or **dis-enroll and return to Original Medicare**, and be in the market for a Medicare Supplement insurance policy.

In addition, the extended AEP is available to those who rely on help making healthcare decisions from friends or family members who live in the affected area.

Individuals may contact 1-800-MEDICARE to request dis-enrollment using this special enrollment opportunity.

During the AEP, MA enrollees who voluntarily drop their MA are normally returned to Original Medicare on January 1. However, those in the areas affected by the hurricanes may choose to be returned to Original Medicare the first of the month following the disenrollment request. For example, an applicant who drops a MA plan in October may call 800.MEDICARE and request to be returned to Original Medicare on November 1 and the Medicare Supplement insurance policy could be effective November 1.

Those disenrolling from their MA plan after the traditional AEP ends in December will be returned to Original Medicare on January 1, and their Medicare Supplement insurance policy can have a January 1 effective date.

Make sure the application and replacement form(s) list the county or residence. If the applicant resided in an area affected by the hurricanes on the specified date (linked

below), list that information on the application and replacement form in the sections that ask the reason for voluntary termination.

Please be reminded that those voluntarily disenrolling from a MA plan to return to Original Medicare during the AEP or extended AEP must answer health questions. Guaranteed Issue¹ to a Medicare Supplement insurance policy, in a non-Guaranteed Issue state, applies to those MA enrollees who return to Original Medicare because they:

- move out of their MA service area,
- drop their MA within the first 12 months,
- are involuntarily terminated from their MA, or
- are given special permission from CMS to leave their plan due to fraud or material misrepresentation by their MA plan.

The SEP opportunities are available to impacted counties in Alabama, Florida, Georgia, Louisiana, Mississippi, Puerto Rico, South Carolina, Texas, and the U.S. Virgin Islands. [Click here](#) for a list of the affected counties.

CMS will continue to examine the circumstances in the areas affected by hurricanes and will consider taking action that reaches beyond December 31, 2017, if needed. United American will continue to keep you updated regarding any additional changes.

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

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

¹Guaranteed Issue rules for those dropping MA and returning to Original Medicare may vary by state.

UA and Globe Life Insurance Company of New York conduct free Training Webinars for all appointed Agents. 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!