

Frequently Asked Questions about MACRA

What is MACRA?

The Medicare Access and CHIP Reauthorization Act (MACRA) is a federal law with changes to Medicare Supplement plans in all states, which goes into effect **January 1, 2020**.

What's changing?

As of **January 1, 2020**:

- Medicare Supplement plans with Part B deductible coverage (**Plans C, F and high deductible F**) **cannot be sold** to “newly eligible” Medicare beneficiaries.
- The following guaranteed issue plans will be available for “newly eligible” Medicare beneficiaries: Plans D, G, and high deductible G (new!)

What is the definition of “newly eligible” Medicare beneficiaries?

Individuals who have attained age 65 or first become eligible for Medicare due to age, disability or end-stage renal disease **on or after January 1, 2020**.

How are current enrollees in Plans C, F, and High Deductible F affected by these changes?

Current enrollees (those eligible for Medicare prior to January 1, 2020) with Plan C, F or High Deductible F **can keep their plan**. And, they can continue to buy Plans C, F and High Deductible F after January 1, 2020. Current enrollees will also be able to buy the new Plan High Deductible G on or after January 1, 2020.

What will happen to high deductible plan options?

Since Plan High Deductible F cannot be sold to those “newly eligible” Medicare beneficiaries, a **new Plan High Deductible G** will be created. Plan High Deductible G will be available starting **January 1, 2020**. Both “newly eligible” Medicare beneficiaries and current beneficiaries will be able to buy the new Plan High Deductible G.

What will happen to Guaranteed Issue requirements?

Plans D and G will become two of the guaranteed issue plans for “newly eligible” Medicare Beneficiaries on or after January 1, 2020 (Plans C, F and High Deductible F of the current Guaranteed Issue plans will no longer be available for “newly eligible” Medicare Beneficiaries).

Current enrollees can remain with or buy Plans C, F and High Deductible F. Individuals who do not fall within the definition of “newly eligible” Medicare beneficiary will still be able to purchase Plans C and F.

For more detailed information, you can review the [NAIC implementation guidelines for MACRA](#).

