

Memo

To: All General Agents
From: Jim Savo/Chuck Mankamyer
Re: 2013 Underwriting Rules for Medicare Advantage Disenrollments

Great News! First United American has updated its underwriting rules regarding documentation requirements for persons disenrolling from a Medicare Advantage (MA) plan during the following time periods:

Annual MA Enrollment Period (Fall Open Enrollment) – Oct. 15 through Dec. 7
MA Disenrollment Period – Jan. 1 through Feb. 14

The result means a faster turnaround time for policy issue.

Effective immediately, First United American will require applicants who are disenrolling from a MA plan during one of the above time periods and applying for Medicare Supplement coverage, to submit **ONE** of the following documents with their completed application:

1. A copy of the applicant's MA plan disenrollment notice -OR-
2. A copy of the signed letter the applicant sent to their MA plan requesting disenrollment -OR-
3. A signed statement by the applicant that he/she has requested to be disenrolled from his/her MA plan, indicating how the request was made, whether by contacting the MA organization by phone or over the Internet, or by calling 1-800-MEDICARE

The above document(s) should be dated and must include the name of the MA company from which they disenrolled, and the MA termination date.

After Feb. 14, 2013, applicants will only be allowed to submit Option #1, which is a copy of the applicant's MA plan disenrollment notice.

PROPER COMPLETION OF THE APPLICATION FOR MA DISENROLLMENTS:

The Medicare Supplement application must be fully completed, and a copy of the Medicare card must be included. Please remember that:

1. The MA plan start date must be provided in response to PART II, Question 3(a)
2. The MA plan date of termination must be provided in PART III:

- a. MA members being involuntarily disenrolled from their MA plan must complete PART III, Section I by providing the name of the MA Company, the date of termination and the reason for termination.
- b. MA Members disenrolling voluntarily must complete PART III, Section II by providing the name of the MA Company, the date of termination and the reason for termination. Additionally, Questions 1 and 2 must be answered.

Also, replacement form NYREPMSM and NYU-1366 R11 must be completed by marking "Disenrollment from a Medicare Advantage Plan," and giving a brief explanation of the reason for disenrolling.

Please contact the Home Office at 315-451-2544 with any questions.

First UA is conducting Training Webinars for newly contracted and all appointed Agents every other Wednesday at 10:00 am CST. Register NOW on uageneralagency.com/office at www.unitedamerican.com/logon

First UA is also conducting live Medicare Supplement Seminars across the nation. Call 1-800-925-6793 to reserve your seat today!