

Memo

To: General Agents in New York
From: Charles Mankamyer
Senior Vice President, General Agents
Jim Savo, Vice President of Operations and
General Manager
Re: Medicare AEP and ADP Reminders

Keep these points in mind when selling Medicare Supplements to disenrolled Medicare Advantage members during the Medicare Advantage Annual Enrollment Period and the Medicare Advantage Disenrollment Period. As a reminder, First UA's 2014 Underwriting Rules for Medicare Advantage Disenrollments (September 2013) are included on pages 2-3.

- A person is not automatically disenrolled from a Medicare Advantage Plan by enrolling in a stand-alone Medicare Part D Prescription Drug Plan.
- A person enrolled in an **MA plan** without prescription drug coverage **CANNOT** automatically disenroll from the MA plan by enrolling in a Medicare Part D Prescription Drug Plan. Unless the person contacts the MA plan or calls 1-800-MEDICARE to disenroll, the person is still enrolled in the MA plan and not eligible for a Medicare Supplement.
- A person enrolled in a **MA-PD plan**, which is a Medicare Advantage plan with prescription drug coverage, **CAN** automatically disenroll from the MA-PD plan back to Original Medicare by enrolling in a stand-alone Medicare Part D Prescription Drug Plan.
- Evidence of disenrollment from the MA-PD plan for the Home Office is made through normal procedures, which include submitting a statement signed by the applicant that disenrollment from the MA-PD plan was made by enrolling in a stand-alone Medicare Part D Prescription Drug Plan. The applicant should include with the application the Part D company name and, if available, a copy of the MA-PD card and the Medicare Advantage termination letter.

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 www.firstunitedamerican.com/office.

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

DATE: September 19, 2013

Re: **2014 Underwriting Rules for Medicare Advantage Disenrollments**

Great News! First United American has updated its 2014 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.

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 signed letter the applicant sent to his/her MA plan requesting disenrollment -OR-
2. 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 -OR-
3. If the applicant is being involuntarily terminated or non-renewed by his/her MA plan, a copy of the applicant's MA plan disenrollment notice

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, 2014, applicants will only be allowed to submit Option #3, 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. When taking an application please be sure to properly document the answers to the replacement questions and provide appropriate replacement and termination forms. Please remember that the MA plan start and end date must be provided in response to PART II, Question 3(a).

Also, replacement form NYREPMSM and NYU-1366 R11 must also 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.

Great News! New Medicare Supplement e-App being released October 1, 2013. Webinar and certification required. Watch for more information soon!

E-mail us at agency@torchmarkcorp.com or call 1-800-925-6793 to update your e-mail address!