

UI Retirees Currently Enrolled in Medicare and UI Choice or UI Select Guaranteed Issue Right



UI retirees enrolled in Medicare and the **UI Choice or the UI Select** will see an increase in their cost share for certain copays and deductibles on January 1, 2023. Because these benefit changes may result in higher out-of-pocket costs for you in 2023, you will have a guarantee issue opportunity to purchase an individual Medicare supplement policy. Your Guaranteed Issue right means that the insurance company:

- Must sell you a policy
- Must cover pre-existing conditions
- Cannot charge you more because of past or present health problems

If you are currently enrolled in **UI Choice or UI Select** and you became eligible for Medicare prior to January 1, 2020, you **can** purchase any Medicare Supplement plan **A, B, C, F, K, or L** (including Medicare Select or high deductible choices) from any company selling these plans in Iowa. If you became eligible for Medicare after January 1, 2020, you can purchase any Medicare Supplement plan **A, B, D, G, K, or L** (including Medicare Select or high deductible choices) from any company selling these plans in Iowa. If you are under age 65 you must buy from companies that sell to people on Medicare because of disability.

You have 63 days from the day your coverage ends to apply for a Medicare Supplement policy. To receive this guaranteed issue right you must apply for a policy by **March 4, 2023**. If you drop your UI Choice or UI Select plan to purchase a Medicare supplement in the private market, there is no provision for rejoining the UI group insurance health plans at a later date.

If you decide to leave the UI retiree insurance you will also have until February 28, 2023, to enroll in a Medicare drug plan. However, if you enroll after December 31, 2022, your new coverage will not start until the 1st day of the month after you submit your application.

For more information call the Senior Health Insurance Information Program (SHIIP) at 1-800-351-4664 (TTY 1-800-735-2942). SHIIP is a service of the State of Iowa Insurance Division. SHIIP volunteers are trained to assist you in evaluating your options. They can answer your questions about Medicare and other insurance choices. SHIIP does not sell insurance.

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