Medicare supplement change eliminates old, adds new plans

sales of some current plans eliminated on June 1, says Insurance Commissioner Sandy Praeger.

Two new Medicare Supplement plans (also called Medigap plans) will be available then, and the sale of four current plans will be stopped. Currently, firms offer 12 Medicare supplement plans, labeled Plan A through L.

"The changes will provide lower out-of-pocket expenses to consumers and give some additional benefits," Praeger said.

Medicare supplement plans are sold by private insurance compa-

TOPEKA - Kansans who have nies to cover health-care costs not Guide," can be ordered or down-Medicare Supplement plans will covered by Medicare. The Kansas loaded from the Web site. see some new plans offered and Insurance Department does not regulate Medicare, a federal pro- ing a Medigap Policy: A Guide to gram, but it does regulate supplemental insurance.

Kansas must abide by all federal the National Association of Insurand state laws that are designed to ance Commissioners. protect consumers," Praeger said. are sold through private insurers, prices ... may vary...."

ment plans is available on the the plans can help check to see if Web at www.ksinsurance.org, under the Quick Link "Medicare/ Seniors." A booklet, "Medicare sas Insurance Department at (800) Supplement Insurance Shopper's 432-2484.

The guide complements "Choos-Health Insurance for People with Medicare," by the federal Centers "Medigap plans available in for Medicare and Medicaid and

"I ask older Kansans to review "However, because these plans their Medigap plans to see if they will be affected by the changes,' Praeger said. "The Medicare Sup-Information about the supple- plement agents who sold them lower rates are available."

For information, call the Kan-

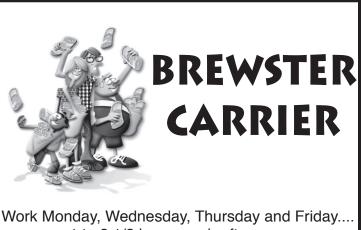
Changes drop underused benefits

Here is a summary of basic Medicare Supple- Medicare provides coverage for inpatient respite ment changes:

- The "at-home recovery" benefit will be dropped from Medigap Plans D and G. The benefit was deemed underutilized and outdated, given its limited availability in old plans.
- All plans will have a hospice care benefit added. The preventive care and at-home recovery benefits will be eliminated from all supplemental
- Preventive care was underutilized and outdated, given the enhanced benefits now available under Medicare Part B not subject to deductible and co-payment requirements.
- Plan G will have 100 percent coverage for excess charges; it currently has 80 percent cover-
- A new hospice benefit will be added to all plans except K and L, which already include a hospice benefit. The new benefit covers cost sharing for all Part A-eligible hospice and respite-care expenses.

care up to five days, less a co-pay of 5 percent. The new hospice benefit will pick up this 5 percent.

- Plan E will no longer be available for new sales because it is now the same as Plan D.
- Plans H, I and J will no longer be available, due to the elimination of the prescription benefit.
- Two new Medigap plans Plan M and N will be available beginning June 1. These are designed to give beneficiaries higher cost-sharing responsibilities and lower premiums. New Plan M includes 50 percent coverage of the Medicare Part A deductible, but does not cover the Part B deductible. Plan N includes full coverage of the Part A deductible, but no coverage for the Part B deductible, similar to Plan D. Coverage of the Part B deductible is subject to a new co-pay structure The co-pay is up to \$20 for office visits and up to \$50 for emergency room visits, waived upon admission to the hospital.



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