

IMPORTANT NOTICE

**MEDICARE SUPPLEMENTAL INSURANCE POLICES
(MEDIGAP)**

EFFECTIVE NOVEMBER 5, 1991, THE OMNIBUS BUDGET RECONCILIATION ACT (ORBA) OF 1990 HAS MADE IT UNLAWFUL FOR A PERSON OR AN INSURANCE COMPANY TO SELL OR ISSUE ANY HEALTH INSURANCE POLICY (OTHER THAN AN EMPLOYER GROUP POLICY) TO AN INDIVIDUAL WHO IS A MEDICARE BENEFICIARY, IF THAT POLICY DUPLICATE MEDICARE, MEDICAID, OR ANY OTHER HEALTH BENEFITS TO WHICH THE INDIVIDUAL IS ENTITLED EXCEPT OTHER STATE OR FEDERALLY MANDATED BENEFITS.

IF YOU HAVE A POLICY THAT SUPPLEMENTS MEDICARE COVERAGE, YOU HAVE THE OPTION TO SUSPEND YOUR MEDIGAP POLICY ONCE YOUR MEDICAID COVERAGE HAS BEEN APPROVED.

WHAT HAPPENS WHEN MY MEDIGAP POLICY IS SUSPENDED?

WHEN YOUR MEDIGAP POLICY IS SUSPENDED YOU ARE NOT CHARGED ANY PREMIUMS. YOU ALSO DO NOT RECEIVE ANY BENEFITS FROM THE MEDIGAP POLICY.

HOW DO I SUSPEND MY MEDIGAP POLICY?

IN ORDER FOR YOU TO STOP YOUR MEDIGAP POLICY YOU MUST CALL YOUR INSURANCE AGENT OR INSURANCE COMPANY AND ASK THAT YOUR POLICY BE SUSPENDED. YOU MUST ASK FOR THIS WITHIN 90 DAYS OF YOUR APPROVAL FOR MEDICAID.

WHAT LONG CAN MY MEDIGAP POLICY BE SUSPENDED?

YOUR MEDIGAP POLICY CAN BE SUSPENDED FOR UP TO 24 MONTHS. AFTER 24 MONTHS THE INSURANCE COMPANY CAN CANCEL YOUR MEDIGAP POLICY.

WHAT HAPPENS TO MY MEDIGAP POLICY IF I LOSE MEDICAID ELIGIBILITY?

IF YOU LOSE MEDICAID ELIGIBILITY WITHIN 24 MONTHS FROM THE TIME THE MEDIGAP POLICY WAS SUSPENDED, THE MEDIGAP POLICY MUST BE REINSTATED PROVIDED THAT YOU NOTIFY THE INSURANCE AGENT OR INSURANCE COMPANY WITHIN 90 DAYS AFTER YOU LOSE MEDICAID ELIGIBILITY.

IF YOU NEED FURTHER INFORMATION REGARDING YOUR MEDIGAP POLICY, CONTACT YOUR INSURANCE COMPANY.