

Medicare Supplement rule amended

The Idaho Department of Insurance has amended its rule regarding Medicare Supplement insurance to include coverage for Medicare-eligible individuals under age 65 with disabilities or end-stage renal disease. Previously these plans were only available to individuals age 65 and older. Medicare Supplement (aka Medigap) coverage can help pay some of the health care costs Original Medicare does not cover, such as copayments, coinsurance and deductibles.

“Twenty-five states currently require insurance companies to sell Medigap to individuals of all ages enrolled in Medicare Part B,” said Department Director Dean Cameron. “This rule change will expand options for Idahoans who qualify for Medicare regardless of their age.”

In response to concerns from Idahoans who qualified for Medicare but could not obtain Medicare Supplement insurance, the Department held negotiated rule making last fall. The rule was supported by the industry and approved by the legislature.

Kim Martin, State Government Affairs Director for DaVita, said, “Individuals with kidney failure and on dialysis can be subject to significant out-of-pocket costs given their medical needs. In these situations, access to Medicare Supplement insurance can be crucial to helping them manage their personal costs. As a dialysis provider, DaVita appreciates the Department’s efforts to expand access to the state’s Medigap plans which will help provide peace of mind to those patients we have the privilege of caring for.”

Carriers will be developing and submitting plans for 2018. Eligible individuals can sign up for coverage effective January 1, 2018, including those who previously missed their six-month enrollment window. The Department’s Senior Health Insurance Benefits Advisors (SHIBA) counselors are available to answer questions and provide information to all Idahoans who are eligible for Medicare coverage. Consumers should consult with a licensed agent before purchasing coverage.

Consumers with questions about this or other Medicare issues are encouraged to contact SHIBA at (800) 247-4422.

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