**Section 2008.63 Standard Medicare Supplement Benefit Plans for 2020 Standardized Medicare Supplement Benefit Plan Policies or Certificates Issued for Delivery to Individuals Newly Eligible for Medicare on or after January 1, 2020**

The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) (P.L. 114-10, added 42 USC 1395ss(z)), which imposes the following standards on all Medicare supplement policies or certificates delivered or issued for delivery in this State to individuals newly eligible for Medicare on or after January 1, 2020. No policy or certificate that provides coverage of the Medicare Part B deductible may be advertised, solicited, delivered, or issued for delivery in this State as a Medicare supplement policy or certificate to individuals newly eligible for Medicare on or after January 1, 2020. All policies must comply with the following benefit plan standards. Benefit plan standards applicable to Medicare supplement policies and certificates issued to individuals eligible for Medicare before January 1, 2020 remain subject to the requirements of Section 2008.70 for Pre-Standardized Plans, Section 2008.71 for 1990 Plans, or Section 2008.64 for 2010 Plans.

a) Benefit Requirement. The standards and requirements of Section 2008.67 shall apply to all Medicare supplement policies or certificates delivered or issued for delivery to individuals newly eligible for Medicare on or after January 1, 2020, with the following exceptions:

1) Standardized Medicare Supplement Benefit Plan C is redesignated as Plan D and shall provide the benefits contained in Section 2008.67(f)(3) but shall not provide coverage for 100% or any portion of the Medicare Part B deductible.

2) Standardized Medicare Supplement Benefit Plan F is redesignated as Plan G and shall provide the benefits contained in Section 2008.67(f)(5) but shall not provide coverage for 100% or any portion of the Medicare Part B deductible.

3) Standardized Medicare Supplement Benefit Plans C, F and F with High Deductible may not be offered to individuals newly eligible for Medicare on or after January 1, 2020.

4) Standardized Medicare Supplement Benefit Plan F with High Deductible is redesignated as Plan G with High Deductible and shall provide the benefits contained in Section 2008.67(f)(6) but shall not provide coverage for 100% or any portion of the Medicare Part B deductible. In addition, the Medicare Part B deductible paid by the beneficiary shall be considered an out-of-pocket expense in meeting the annual high deductible.

5) The reference to Plans C or F contained in Section 2008.67(b) is deemed a reference to Plans D or G, respectively, for purposes of this Section.

b) Applicability to Certain Individuals. This Section applies only to individuals that are newly eligible for Medicare on or after January 1, 2020:

1) By reason of attaining age 65 on or after January 1, 2020; or

2) By reason of entitlement to benefits under Part A pursuant to section 226(b) or 226A of the Social Security Act or being deemed eligible for benefits under section 226(a) of the Social Security Act on or after January 1, 2020.

c) Guaranteed Issue for Eligible Persons. For purposes of Section 2008.75(e), in the case of any individual newly eligible for Medicare on or after January 1, 2020, any reference to a Medicare supplement policy C or F (including F with High Deductible) shall be deemed to be a reference to Medicare supplement policy D or G (including G with High Deductible), respectively, that meets the requirements of this Section.

d) Offer of Redesignated Plans to Individuals Other Than Newly Eligible. On or after January 1, 2020, the standardized benefit plans described in subsection (a)(4) may be offered to any individual who was eligible for Medicare prior to January 1, 2020, in addition to the standardized plans described in Section 2008.67(f).

(Source: Amended at 47 Ill. Reg. 5701, effective April 4, 2023)