

MEDIGAP TRANSFER RULES - WA

CONFIDENTIAL TO ASURIS


GI=Guarantee Issue UW=Underwritten Grey = Not Available

| Current Coverage | | A | B | C | D | E | F's | G | H | I | J | Sr Sel | |
|--|--|---|----|----|----|----|-----|---|---|---|----|--------|--|
| > 65 | Open Enrollment (OE) - 6 month period beginning first day of first month in which individual is both 65 and enrolled in Part B | GI | | GI | | GI | GI | | | | GI | | |
| | No current coverage - not in OE | UW | | UW | | UW | UW | | | | UW | | |
| | Med Supp plan (within 63 days after cancellation of Med Supp plan for the situations listed below) ^{1 2} | GI | | GI | | GI | GI | | | | UW | | |
| | Replacing current Med Supp plan A-J (any carrier) | See Chart 1. If current plan A, H, I or J, may replace with same plan (if available) without UW. If current plan B, C, D, E, F, G K or L or other more comprehensive coverage than the replacing policy, may move to their choice of plan B, C, D, E, F, G K or L (if available). Otherwise may UW. | | | | | | | | | | | |
| | Current Individual Plan - not in OE (any carrier) | GI | | GI | | GI | GI | | | | | UW | |
| | Group Plan or Individual Medicare Plan (MA, PACE, Cost, Prepayment, Select) (any carrier) - not in OE ^{1 2} | GI | | GI | | GI | GI | | | | | UW | |
| | Medicare Advantage plan chosen at age 65 (any carrier) - voluntary disenrollment within first 12 months ² | GI | | GI | | GI | GI | | | | | GI | |
| | TruAdvantage plan replaced prior Med Supp plan (ASURIS) - voluntary disenrollment within first 24 months (also applies when replacing plan is Cost, PACE, or Select) ² | Members whose previous Med Supp plan was with ASURIS may return to that plan without UW. If previous plan not available (either with ASURIS or other carrier) may enroll in A-F, K, or L without UW. (ASURIS business decision to extend to 24 months) | | | | | | | | | | | |
| Medicare Advantage plan (any carrier) - voluntary disenrollment after first 12 months | UW | | UW | | UW | UW | | | | | UW | | |
| ¹ GI rights are generally limited to plan terminations/discontinuations, plan contract/marketing violations, or moves out of service area (TruAdvantage only). | | | | | | | | | | | | | |
| ² For involuntary terminations, GI period generally extends 63 days from the later of: (i) date of notification of termination, or (ii) date of actual termination. For voluntary disenrollments, GI period generally begins 60 days before effective date of disenrollment and extends 63 days from when coverage is terminated. | | | | | | | | | | | | | |
| <65 | Disability - Current ASURIS WA Member (has an OE period when turns 65) | GI | | | | | | | | | | | |
| | Disability - Not Current ASURIS WA Member (has an OE period when turns 65) | GI | | | | | | | | | | | |
| | Disability - Current ASURIS WA Disability plan (has an OE period when turns 65) | GI | | | | | | | | | | | |
| | Disability - Current TruAdvantage (ASURIS) (has an OE period when turns 65) | GI | | | | | | | | | | | |
| | Disability - Current Blues plan (has an OE period when turns 65) | GI | | | | | | | | | | | |

Note: WA requires community rating for all Med Supp policies

Underwriting Guidelines When Transferring Between Medigap Plans

NOTE: This table applies only to those between Medigap plans where we CAN underwrite, and shows when underwriting is required. Guaranteed issuance will still be offered where it is required by law or BCBSA agreement. Consult U/W if you have questions.

| Richness | Level | Plans |
|---|-------|----------------------------------|
| Less  More | 1 | F - High Deductible |
| | 2 | A |
| | 3 | B |
| | 4 | C, D, E, F, G, H, I |
| | 5 | J, Senior Selection (Idaho only) |

Qualifiers (where allowed by law)

1. Enrollees transferring to richer plans from less rich plans, within Regence or from another carrier will always require underwriting unless in an applicable GI period (see Transfer Rules).
2. Any transfer staying within a level or moving to a lower level does not require underwriting.
3. Not all of the plans included in this table are available in all states.
4. Pre-standard plans are not covered by this table; transfers from pre-standard plans require Underwriting review.

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