



# BluesMarketplace<sup>SM</sup>

Your single source for Blue Alerts

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## Rates approved for Blue Cross, BCN Legacy Medigap, Medicare Supplement and MyBlue<sup>SM</sup> Medigap products



### What you need to know

The Michigan Department of Insurance and Financial Services has approved Blue Cross Blue Shield of Michigan and Blue Care Network's 2018 rates for our Medicare Supplement products. The rate adjustments for MyBlue Medigap, Legacy Medigap and Blue Cross Medicare Supplement plans will be effective on April 1. This is a change from our prior practice, where new rates were effective on Jan. 1 of each year.

- **The current rates will remain in effect until March 31.**
- Rate notification letters will be sent to our members before the rate adjustments take effect on April 1. **Notification letters will contain the member's new 2018 rate and are expected to arrive by mid-February.**
- Each member's new rate will appear on their April 2018 bill, which will be sent to members in early March.
- Payments for the April 2018 bill are due on March 25, and Automated Clearing House payments will be withdrawn on that date.
- DestinationRx will begin quoting the new rates on Feb. 1.

### The rate adjustments are as follows:

- MyBlue Medigap — 2 percent increase on average
- Legacy Medigap
  - Under 65 years of age — 15 percent rate increase on average
  - Over 65 years of age — 7 percent rate increase on average
- Blue Cross Medicare Supplement
  - Under 65 years of age — 15 percent rate increase on average
  - Over 65 years of age — 0 percent rate increase on average

**Action item**

Please remind members that their current health care plan isn't going away and their benefits will remain the same.

To ensure continuous coverage, members must continue paying the premium amount on their bill.

Medigap and Medicare Supplement members might be eligible for the Michigan Medigap Subsidy. To determine if they qualify for a subsidy to assist with their premium payments, they can call toll-free **1-866-824-9772** (TTY: 1-866-824-7002), 8 a.m. to 6 p.m. Monday through Friday.

**Questions? Contact your Blue Cross sales representative, managing agent or general agent.**