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2019 rates for Blue Cross Legacy Medigap, Medicare Supplement and BCN MyBlue Medigap plans have been approved

What you need to know

The 2019 rates for Blue Cross Legacy Medigap & Medicare Supplement plans, as well as for BCN MyBlue Medigap plans have been approved by the Michigan Department of Insurance and Financial Services (DIFS). The rate adjustments for these plans will be effective April 1, 2019.

Additional details:

- **Current rates will remain in effect until March 31, 2019.**
- New rate notification letters will be sent to members in early February before the rate adjustments take effect on April 1, 2019. **Notification letters will contain the member's new 2019 rate and will arrive by mid-February.**
- Each member's new rate will appear on the April 2019 bill. The April bills will be sent to members in early March.
- Payments for the April 2019 bill are due on March 25, 2019 and any scheduled automatic payments will be withdrawn on or around that date.
- BCBSM on-line enrollment tool will begin quoting the new rates on February 1, 2019.

The rate adjustments are as follows:

- Legacy Medigap
 - Under 65 years of age – 6 percent rate increase on average
 - Over 65 years of age – 1 percent rate increase on average
- Blue Cross Medicare Supplement
 - Under 65 years of age – 6 percent rate increase on average
 - Over 65 years of age – 2.5 percent rate increase on average
- BCN MyBlue Medigap
 - 0 percent increase on average

Enhancements to our Product Line

- **Household Discount** – A member may be eligible for a lower premium if another person in their household currently has, or is applying for, a BCBSM Medicare Supplement or Legacy Medigap plan. A household is defined as a single-family home, a condominium unit, or an apartment unit within an apartment complex.

A five (5) percent discount may be available for members who qualify. Please visit our website (<https://www.bcbsm.com/medicare/help/understanding-plans/supplement/household-discounts.html>) for additional detail. The household discount will be available on our website beginning February 1, 2019 with discount effective dates beginning April 1, 2019.

- **Plan G** – Blue Cross Blue Shield of Michigan will begin selling Medicare Supplement Plan G on February 1, 2019 with the earliest effective date being April 1, 2019. We are also offering prospects interested in BC Medicare Supplement Plan G before February 1, 2019 early enrollment options. For a limited time, prospects who enroll in a BC Medicare Supplement Plan F will be able to seamlessly transition into Plan G, in 2019, without going through underwriting. Please see the alert from December 11, 2018 for additional detail.

Action item

- 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 a Blue Cross Blue Shield or Blue Care Network representative, managing agent or general agent