

# Medi-Pak Supplement GI Rules

## Quick-Reference Chart

Chart revised 3/12/26

Scenario	Details	Time Period	Eligible Plans
OEP – 1	A Medicare beneficiary open enrollment period begins the first day of the month in which he is <b>both</b> age 65, <b>enrolled</b> in Part A, <b>and</b> enrolled in Medicare Part B and lasts for 6 months.	6 Months	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, D, New G, G-HD,N
OEP – 2	If the beneficiary is 65 or older and deferred his Medicare Part B, he has this 6-month guarantee issue open enrollment period beginning with the date his Medicare Part B is effective.	6 Months	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, D, New G, G-HD,N
OEP – 3	If Medicare-disabled, the beneficiary has his same 6-month guarantee issue open enrollment when he turns age 65.	6 Months	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, D, New G, G-HD,N
OEP – 4	For those age <b>65 and younger</b> . <b>No commissions</b> for this GI scenario. Effective July 1, 2018, beneficiary will have 6-month OEP surrounding their Medicare Part A and B effective date.	6 Months	<b>Plan B</b>
Losing Group Coverage (Not BCBS/HA Fully Insured)	A Medicare beneficiary is guaranteed issue, <b>as long as he is age 65 or older</b> and applies within 63 days of loss.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, D, New G, G-HD
Losing fully insured ABCBS/HA Coverage*	Regardless of age. Must apply within 30 days, and there is not a lapse in coverage. <b>No Commissions for individuals under age 65 effective 1/1/2021.</b>	Apply within 30 days – Must purchase Med Supp retroactively to avoid lapse	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F <b>Or (Medicare eligible after 1/1/2020)</b> A, D (only if age 65 or older), New G, G-HD
Initial "Trial Right"	A Medicare beneficiary who enrolls in a MA (or Select) plan when he first became eligible for Medicare <b>at age 65</b> and disenrolls within the first 12 months.	63 Days	<b>Medicare eligible before 1/1/2020</b> A, C, F, HD-F, Old G, N <b>Or (Medicare eligible after 1/1/2020)</b> A, D, New G, G-HD,N



Scenario	Details	Time Period	Eligible Plans
<b>“Trial Right” – Flip/Flop*</b>	<p>Try an MA (or Select) plan for the first time after leaving a MediGap plan, have been in the MA plan for less than 12 months, and want to switch back to MediGap.</p> <p>Can only enroll in ABCBS plan if former MediGap plan is no longer available regardless of age.</p>	63 Days	<p><b>Medicare eligible before 1/1/2020</b></p> <p>Same plan if still available or A, C, F, HD-F</p> <p><b>Or (Medicare eligible after 1/1/2020)</b></p> <p>Same plan if no longer available or A, D, New G, G-HD</p>
<b>MA (or Select) Plan Dissolves or Exits Markets*</b>	<p>Must apply within 63 days of the MA plan leaving the area, or of the individual leaving their current MA plan’s service area.</p>	63 Days	<p><b>Medicare eligible before 1/1/2020</b></p> <p>A, C, F, HD-F</p> <p><b>Or (Medicare eligible after 1/1/2020)</b></p> <p>A, D, New G, G-HD</p>
<b>MA plan “drops ball”*</b>	<p>The MA Plan didn’t follow CMS rules, or misled beneficiary.</p>	63 Days	<p><b>Medicare eligible before 1/1/2020</b></p> <p>A, C, F, HD-F</p> <p><b>Or (Medicare eligible after 1/1/2020)</b></p> <p>A, D, New G, G-HD</p>
<b>Medigap plan cancels*</b>	<p>Through no fault of their own (i.e. company goes bankrupt), the current Medigap plan ends.</p>	63 Days	<p><b>Medicare eligible before 1/1/2020</b></p> <p>A, C, F, HD-F</p> <p><b>Or (Medicare eligible after 1/1/2020)</b></p> <p>A, D, New G, G-HD</p>
<b>Other Blue Plan policies (group, individual major med or Medigap)*</b>	<p>Guaranteed into select Medi-Pak plan with ABCBS regardless of age.</p> <p>Must apply within 30 days and there is not a lapse in coverage.</p>	30 Days – no lapse	<p><b>Medicare eligible before 1/1/2020</b></p> <p>Same plan if still available or A, C, F, HD-F</p> <p><b>Or (Medicare eligible after 1/1/2020)</b></p> <p>Same plan if still available or A,D (only if age 65 or older), New G, G-HD</p>

\*No commissions for individuals under age 65 effective 1/1/2021.



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