

If your client is eligible for guaranteed issue or special enrollment based on one of the criteria shown below, **you must submit the acceptable proof of eligibility with the application.**

Missouri Guaranteed Issue or Special Enrollment Checklist	Plans Available for Policy Effective dates on or after 1/1/2020 (if offered)
<p><input type="checkbox"/> The individual is enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare; and the plan terminates, or the plan ceases to provide all such supplemental health benefits to the individual <b>or the individual leaves the plan</b>, whether the plan is primary or secondary with Medicare.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the personalized Certificate of Creditable Coverage or letter from the employer for all individuals covered.</p>	
<p><input type="checkbox"/> Enrolled in a Medicare Advantage plan or the individual is 65 years of age or older and is enrolled in a Program of All-Inclusive Care for the Elderly (PACE), or is enrolled in a Medicare risk contract, health care prepayment plan, cost contract or Medicare Select plan, or similar organization, and the organization's certification or plan is terminated or discontinues including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the personalized letter from the Medicare Advantage Company indicating they are leaving the Medicare program, or the plan will no longer service the area/region, or the person has moved outside of the coverage area. A copy of the report from the state's Department of Insurance documenting a violation or misrepresentation.</p>	<p>A, B, D, G, High Ded. G, K or L (if 'Newly Eligible')</p>
<p><input type="checkbox"/> Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency, substantial violation of a material policy provision, or material marketing misrepresentation.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the report from the state's Department of Insurance documenting the violation or misrepresentation.</p>	<p>A, B, C, F, High Ded F, K or L (if <b><u>NOT</u></b> 'Newly Eligible')</p>
<p><input type="checkbox"/> Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage, a risk or cost contract, a Medicare Select plan, or a PACE provider, and then the insured person terminates coverage within 12 months of enrollment.</p> <p><b><u>Please note: the client must go back to their previous Medicare Supplement carrier as guaranteed issue, if the plan is still available. If the previous carrier no longer issues coverage, the applicant is GI with any carrier.</u></b></p> <p><b><u>Acceptable proof:</u></b> A copy of the Policy Schedule Page or ID Card, or other documentation for the previous Medicare Supplement provider that includes the effective date, plan and termination date <b><u>and</u></b> a copy of the personalized disenrollment letter from the Medicare Advantage provider. (If the disenrollment letter doesn't include the effective date, provide a copy of the ID card.)</p>	
<p><input type="checkbox"/> Upon first becoming eligible for benefits under Part A at age 65, enrolls in a Medicare Advantage or PACE provider and then disenrolls within 12 months of enrollment.</p> <p><b><u>Acceptable Proof:</u></b> A copy of the personalized disenrollment letter from the Medicare Advantage Company <b><u>and</u></b> a copy of the ID Card or other personalized document showing the effective date of the plan.</p>	<p>Any plan sold by the company in the applicant's residence state (Newly Eligible applicants may not be sold Plans C, F or High Ded F)</p>

### **Annual Anniversary Enrollment**

- ☐ Enrolled in a Medicare Supplement policy and the individual is adhering to Missouri Annual Anniversary rule (refer to New Business and Underwriting Guide for details). Plan availability for this scenario is to move from the “same plan” to the “same plan”. The earliest effective date available is 30 days prior to the current Medicare Supplement’s annual anniversary and the latest effective date is 30 days after the current Medicare Supplement’s annual anniversary. Applications can be signed 60 days prior to the requested effective date.

#### **Insured’s Current Plan:**

Plan A  
Plan B  
Plan C  
Plan D  
Plan F  
Plan G  
Plan N  
Plan K  
Plan L  
High Deductible F  
High Deductible G  
Plan E, H, I, J High Deductible J  
All other plans

#### **Plan Available to the Insured (if offered):**

Plan A  
Plan B  
Plan C  
Plan D  
Plan F  
Plan G  
Plan N  
Plan K  
Plan L  
High Deductible F  
High Deductible G  
Plan A, B, C or F  
No Plan Available

**Acceptable Proof:** The current carrier policy schedule page containing the policyholder name, plan and policy effective date. If the current plan schedule page is more than 2 years ago, we will also need proof showing the current paid to date of the policy. Other documentation will be accepted if it provides the policyholder name, plan, policy effective date and proof of Paid to Date. (refer to New Business and Underwriting Guide for details)

### **Definition of Newly Eligible:**

An applicant is deemed Newly Eligible if they meet BOTH of the following conditions:

(a) Applicant was born ***on or after*** 1/1/1955 **AND**

(b) Applicant first enrolled in Medicare Part A on or after 1/1/2020

**\*\*Exception -** If an applicant was born on 1/1/1955 and has a Part A effective date of 12/1/2019 – the applicant is deemed Newly Eligible.