



# Guide for AARP Medicare Supplement Insurance Plan Changes

An overview of the plan change process for AARP Medicare Supplement Insurance Plans from UnitedHealthcare

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## Plan Change Overview

The average tenure of a member enrolled in an AARP® Medicare Supplement Insurance Plan insured by UnitedHealthcare® Insurance Company (UnitedHealthcare) is 10 years. During that time, your client may feel another AARP Medicare Supplement Plan may better suit their needs. This would mean a plan change is necessary to fulfill your client's needs.

Plan changes are available at any time of year. Members are limited to one plan change per month, and their new plan effective date will be the first day of a month\*. Members who wish to change to another AARP Medicare Supplement plan may be underwritten and may need to pay a higher premium rate or be denied coverage under the new plan. Individuals who proceed with the plan change after receiving a higher premium rate will have a 30 day period to return to their previous plan and rate. If members are denied a plan change request, they can remain in their current plan, with no change to their current premium rate.

### **How can you assist a client who is considering a change from one AARP Medicare Supplement Plan to another?**

This guide will help you understand where to access the correct premium rate to quote, whether a new application is necessary, will your client be subject to underwriting, and more. This will help you better prepare your client for the evaluation of which plan may be right for them.

### **Please advise your clients of the following information when switching from one AARP Medicare Supplement Plan to another:**

- ▶ Members may be underwritten and may need to pay a higher premium rate or may not be accepted into the plan if they are outside of their Medicare Supplement Open Enrollment or do not qualify for Guaranteed Issue.
- ▶ Plan benefits will change and the member will not receive a new guarantee and, if applicable, will continue with their current enrollment discount and duration.
- ▶ There is a 30-day period where the member may change back to their previous plan and premium rate.
- ▶ If a plan change is denied, the member can remain in their current plan and pay their current premium rate.
- ▶ The plan effective date will be the first day of a month following receipt of the plan change request/application.

\*For members residing in MA, in order to change from an AARP Medicare Supplement 1 Plan (MY) to an AARP Medicare Supplement 1A Plan (MV), you must have been enrolled in the AARP Medicare Supplement 1 Plan (MY) for twelve (12) or more months.

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## Is an Application Required for Each Plan Change?

A new application **may** be required in some AARP Medicare Supplement plan change situations. New applications are required for the following situations:

- ▶ Member is changing between companies:
  - An AARP Medicare Supplement Plan insured by UnitedHealthcare Insurance Company of America (UHICA) member changes to an AARP Medicare Supplement Plan insured by UnitedHealthcare Insurance Company (UHIC) or UnitedHealthcare Insurance Company of New York (UHIC NY)
  - An AARP Medicare Supplement Plan insured by UnitedHealthcare Insurance Company (UHIC) or UnitedHealthcare Insurance Company of New York (UHIC NY) member changes to an AARP Medicare Supplement Plan insured by UnitedHealthcare Insurance Company of America (UHICA).
- ▶ Member is changing plans within UnitedHealthcare Insurance Company of America (UHICA)
- ▶ Member is changing from a plan with an initial plan effective date prior to 6/1/2010
- ▶ Member is changing to a Plan G (UHIC) outside of the following states: CA, CT, FL, ID, ME, NJ, NY, OR, VT, WA
- ▶ Member is changing from a High Deductible Plan G (HDG)
- ▶ Member is changing to any AARP Medicare Select Plan
- ▶ Member is changing from a Plan A to any other plan in the following states: ME, NE, RI, WA
- ▶ Member is changing to or from any plan in the state of MA
- ▶ Member is changing plans to any plan other than plans A, K or L in the state of MD

Please note for members in the states of MN and WI with initial plan effective dates 6/1/2010 and beyond, a new application is required ONLY if the insured member wants to add riders to their existing plan.

Members who are age 50-64, please refer the section titled “Plan Change Guidance Ages 50-64”.

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## Plan Change Premium Rate Quote Information and Resources

To make sure you are accurately quoting a premium rate for an AARP Medicare Supplement Plan change, it is important to use the right resources. Please look at the information below to identify the correct resource.

- ▶ For all plan changes into **AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company of America (UHICA)**:
  - Use the rate pages found in the current **UHICA** enrollment kit that corresponds with the requested new plan's effective date
  - or
  - the rates available through the agent Medicare supplement online enrollment tool (JarvisEnroll)
- ▶ For plan changes into **AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UHIC) and AARP Medicare Supplement Insurance Company of New York (UHIC NY)**:
  - Use the rate pages found in the current UHIC or UHIC NY plan enrollment kit that corresponds with the requested new plan's effective date or the rates available through Medicare Supplement JarvisEnroll for the following scenarios:

States	Please use current enrollment kit or JarvisEnroll if the initial plan effective date is:
AR, CT, FL, ID, KS, MA, ME, MN, MT, ND, NY, OR, VT and WA	All
All states except those listed above	Prior to June 1, 2010
AZ, IL, OH, RI, SC	April 1, 2020 and later
AK, AL, CO, DE, DC, GA, IN, KY, LA, MD, MI, MO, MS, NC, NE, NJ, NV, OK, PA, SD, TN, UT, VA, WV, WY	January 1, 2020 and later
CA, HI	July 1, 2017 and later
NH	January 1, 2022 and later
NM, WI	June 1, 2023 and later
IA	September 1, 2022 and later
TX	July 1, 2020 and later

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- Please use the state-specific **Plan Change rate pages** found on the Sales Materials Portal that corresponds with the requested new plan's effective date for the following:

<b>States</b>	<b>Initial Plan Effective Date starting between:</b>
AZ, IL, OH, RI, SC	6/1/2010 - 3/1/2020
AK, AL, CO, DE, DC, GA, IN, KY, LA, MD, MI, MO, MS, NC, NE, NJ, NV, OK, PA, SD, TN, UT, VA, WV, WY	6/1/2010 - 12/1/2019
CA, HI	6/1/2010 - 6/1/2017
NH	6/1/2010 - 12/1/2021
NM, WI	6/1/2010 - 5/1/2023
IA	6/1/2010 - 8/1/2022
TX	6/1/2010 - 6/1/2020

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## How to Submit a Plan Change

Your options to facilitate an AARP Medicare Supplement Plan change will depend on whether a new application is required or not. Refer to the section above, Is an Application Required for Each Plan Change?, to determine when a new application is required. **If a new application is required, the 2 submission options are:**

1. Submit an electronic application through the agent Medicare supplement online enrollment tool (JarvisEnroll).
2. Submit a paper application (found in the state-specific enrollment kit available through the Sales Materials Portal) by mail or fax.

Either submission method requires the member's AARP membership number on the application, which must be active prior to requesting a plan change. Please note agents cannot purchase nor accept money and send personal checks for a member's AARP membership. For more details on AARP membership, please visit the FAQ section.

**If an application is not required there are several submission options:**

1. **Service Request Tool in Jarvis; Plan Change (no underwriting needed) or Plan Change (Guaranteed Issue) function**

To utilize one of these functions, navigate to the Book of Business page, find the applicable client's name, and select the Service Requests tab. This option is not currently available to those residing in MA, MN or WI.

**Note:** *These service requests require the member's signature. You must submit these requests with the member, whether you are meeting in-person or remotely. The member must have an email address to complete the request. Follow the instructions provided on the service request. After the request is submitted, the member will receive an email with a link to review and sign a document to authorize the change.*

2. **AARP Med Supp Plan Changes (Form 4PC)**, requires submission via secure email, fax or mail. The member's signature is required on this form. This form can be located on Jarvis in the Important Documents section on the Applications page. This option is not currently available to those residing in MA, MN or WI.
3. **UnitedHealthcare Customer Service** is available to assist with a member's plan change. The member may call the customer service number on the back of their AARP Medicare Supplement ID card. You will still receive commission, if applicable, but will lose access to new plan details and will be limited in ways to service the member. The representative will recommend that members reach out to the agent of record for assistance but will proceed if the member requests.
4. **Submit a paper application** (found in the state-specific enrollment kit available through the Sales Materials Portal) by mail or fax.

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## How to Submit a Plan Change – Pending Application

**Can a change to the plan be requested before the AARP Medicare Supplement Plan application is approved by UnitedHealthcare?**

Yes, within Jarvis, you can submit a change to the applicant's plan selection for a pending application with the Plan Selection Change (Pending Application) service request. Additionally, Section 3 of the AARP Med Supp Plan Changes (Form 4PC) form can also be used.

**Note:** *If the application has been approved, please reference the previous section, "How to Facilitate a Plan Change" for next steps. To utilize the Plan Selection Change (Pending Application) function: access the Application page via Jarvis, and select your client (whose application is in "Pending" status). After accessing the applicable client, select the "Service Requests" tab, and the plan change option will be listed.*

## High Deductible Plan G (HDG)

**What do I need to be aware of for clients enrolled in an AARP Medicare Supplement HDG plan who want to change plans?**

For information on High Deductible Plan G, please view the Florida Producer Handbook, available on Jarvis.

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## Frequently Asked Questions

### **Are AARP Medicare Supplement Insurance Plan members who plan change subject to underwriting ?**

**Plan changes that require a new application may be subject to underwriting and any applicable rating changes, or a denial of coverage.** If underwriting is required, the process could require the determination of an underwriter, who may need to follow up with the applicant or their physician for additional information before a decision can be made.

If underwriting determines the member is not eligible for the new plan, the member will remain in their current plan. Both the member and agent of record (AOR) will be notified. In the situation of a higher premium level (Level 2 rate), both the member and the AOR will receive outreach to determine if the member wants to continue with the requested plan change. If a member chooses to continue with their new plan, they have 30 days to change back to their prior plan and premium rate. The member's rate level on the new plan will apply to any future plan changes.

### **Will I retain my status as agent of record (AOR) after an AARP Medicare Supplement Plan change?**

Yes, as long as you were the agent of record on the member's original plan and you facilitate the plan change. If an insured member contacts UnitedHealthcare Customer Service to request a plan change, the representative will recommend that the member reach out to the agent of record for assistance, but will proceed if the member requests. If the Customer Service Department proceeds with the plan change, you will lose access to new plan details and will be limited in ways to service the member, but any applicable commission will continue. If you have questions about your commission, please review your AARP Medicare Supplement Plan Commission Schedule.

### **My client may not currently have an active AARP membership. What are my next steps?**

An active AARP membership is required at the time of a plan change. The following options are available to renew or verify membership:

1. Log on to [aarp.org/ActToday](https://aarp.org/ActToday)
2. Call toll-free 1-866-331-1964
3. Use the membership form found in the enrollment kit
4. Use the membership tool located within Medicare Supplement JarvisEnroll.

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## Frequently Asked Questions (Continued)

### **When using the enrollment kit to discuss a plan change with my client, are there elements that do not apply?**

Depending on the state, you may need to use the Plan Change rate pages for the applicable state. Please see the “Plan Change Premium Rate Quote Information and Resources” section for guidance. In the states needing the Plan Change rate pages, the premium rate pages and enrollment discount information within the enrollment kit will not apply.

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## Plan Change Guidance Ages 50-64\*

### What AARP Medicare Supplement Plan change options are available for members who are between the ages of 50-64 ?

Members ages 50 to 64 typically can change plans only if they meet Medicare Supplement open enrollment or guaranteed issue criteria\*\*, or if they are currently enrolled in an AARP Medicare Select Plan. A new application is required.

When a member turns age 65, they may plan change to any available plan during their Medicare Supplement open enrollment period (that begins the month they turn 65) without underwriting.

Not all states have plans available to those under age 65. In order to complete a plan change, there must be more than one plan available to those under 65.

### The ways to submit a plan change for those 50-64 are:

1. Submit a paper application (found in the state-specific enrollment kit available through the Sales Materials Portal) by mail or fax.
2. UnitedHealthcare Customer Service is available to assist with a member's plan change. The member may call the customer service number on the back of their AARP Medicare Supplement ID card. You will still receive commission but will lose access to new plan details and will be limited in ways to service the member. The representative will recommend that members reach out to the agent of record for assistance but will proceed if the member requests.

## Additional Questions

### What should I do if I have additional questions?

For additional questions and support, please contact the Producer Help Desk (PHD) or your UnitedHealthcare Regional Director of AARP Medicare Supplement Growth. To speak with the PHD, call 888-381-8581, or for Spanish, call 866-235-5990.

\*Plans are available to individuals under age 50 in states where required by law. Please refer to the state-specific Producer Handbooks for more details.

\*\*Please review the Producer Handbook for full information regarding plan availability.

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