



Special Enrollment Period for Medicare Advantage Plan Members Impacted by Network Changes in DE

The state of Delaware has advised that the Centers for Medicare and Medicaid Services (CMS) has issued guidance of a Special Enrollment Period (SEP) for certain Medicare Advantage (MA) plan members affected by Bayhealth leaving the Plan's network. Affected members will have the opportunity to enroll in a different MA plan or Original Medicare. If individuals choose to enroll in Original Medicare, they will have a Guaranteed Issue (GI) right to enroll in certain Medicare Supplement Plans such as AARP® Medicare Supplement Insurance Plans from UnitedHealthcare®. Members will be notified by Cigna if they are eligible for the SEP.

Medicare Supplement Guaranteed Issue Eligibility

Individuals who choose to enroll in Original Medicare and an eligible Medicare Supplement plan during the SEP will have a GI right into the Medicare Supplement plan. The Medicare Supplement GI period starts 60-days before the individual's MA plan coverage ends and ends 63-days after the individual's MA plan coverage ends.

Eligible Guaranteed Issue AARP Medicare Supplement Plans are:

- A, B, C, F, K, and L for individuals who turned 65 or have a Medicare Part A effective date prior to January 1, 2020.
- A, B, G, K, and L for individuals who turn 65 and have a Medicare Part A effective date on or after January 1, 2020.

Those looking to enroll in an AARP Medicare Supplement Plan will need to submit a copy of the notification they received from Cigna advising them that they are eligible for the SEP.

Here to Help

For questions, contact the [Producer Help Desk \(PHD\) via Chat on Jarvis](#) or call 1-888-381-8581. For Spanish, call 1-866-235-5990.

AARP endorses the AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company or an affiliate (collectively "UnitedHealthcare"). UnitedHealthcare pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

January 2025. **Confidential and proprietary information of UnitedHealth Group. For internal/agent use only. Do not distribute or reproduce any portion without the express written permission of UnitedHealth Group.**