



MEDICARE:

Buyer's remorse? Because of our 5-star rating, your clients can still make a change

Are any of your clients disappointed in the health plan they chose with another carrier? Or do they regret not switching from one Group Health Medicare Advantage HMO plan to another?

Group Health's 5-star rating from the Centers for Medicare & Medicaid Services (CMS) for 2015 means they don't have to wait until the next annual enrollment period to switch plans. They can move to one of our Medicare Advantage HMO plans anytime through Nov. 30, 2015, for a 2015 effective date.



There are a few restrictions on how your clients can use this special election period (SEP):

- They can only use it once during a 12-month period. That means if your client changed plans during December 2014—but after Dec. 7, when the regular annual enrollment period was over—they can't change

again until the next annual enrollment period because they've already used their SEP opportunity for that 12-month period.

- They can't use it to just add dental coverage outside of the annual enrollment period. However, they can add dental coverage in combination with selecting a new Medicare Advantage HMO plan.
- They can't use it if they have another SEP available to them. This can happen if someone loses their group retiree Medicare Advantage coverage and is granted a SEP to enroll in an individual Medicare Advantage plan, or if someone moves out of their current health plan's service area and is given a SEP to enroll in another plan.

Your Medicare Advantage account representative will be happy to answer questions if you're not sure how to apply the Medicare 5-star SEP period. You can also call our Sales Department. ●

Where's Clear Care?

In recent years, our Medicare products have been called Clear Care Medicare Advantage HMO and PPO plans—but that's changed. Beginning with our 2015 portfolio, our Medicare products are simply called Group Health Medicare Advantage HMO and PPO plans.

"The name change makes it easy for potential members to identify Group Health's products," says Rick Henshaw, director of Individual and Family/Medicare Sales. You'll find the new names on all of our 2015 Medicare Advantage collateral.

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Thanks to producer support, Annual Election Period was successful

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We recognize that helping thousands of mutual clients re-enroll created a lot of extra work in terms of time, staffing, and your availability to prospect new business.

"Despite this, your response to our new portfolio, which was crafted to maintain competitive rates and benefits while leveling risk, was overwhelmingly positive," says Rick Henshaw, director of Individual and Family/Medicare Sales. "We greatly appreciate your outstanding support and commitment, and we couldn't have accomplished what we did without you."

In addition to supporting our new direction and patiently working with us on new processes, producers submitted fewer incomplete election forms, eliminating rework. Many sent in enrollment materials electronically, online or via secure e-mail, rather than hard copies via snail mail, which also helped expedite the enrollment process.

"Although this AEP produced challenges along the way, we received a lot of valuable feedback and suggestions from you that we'll use to improve our portfolio and processes for 2016," says Henshaw. ●