



Regence BlueCross BlueShield of Utah is an Independent Licensee of the Blue Cross and Blue Shield Association

## COMMISSION OPPORTUNITIES STILL AVAILABLE FOR MEDADVANTAGE AND PART D

Thank you for your continued support of the Regence Medicare products. Our broad networks and generous benefit designs continue to be the choice of many Medicare beneficiaries in our service area.

While the Medicare Annual Election Period (AEP) for Medicare Advantage (MA) and Part D (PDP) officially ended on Dec. 7, 2011, there are still many opportunities to write new business and earn commission for 2012. The selling season doesn't end with AEP, and we'd like to share with you how you can earn increased commissions by signing up new clients throughout the year.

This was the first year for the Dec. 7 AEP enrollment deadline, and it may have caught some beneficiaries unaware despite efforts from CMS, sponsors and producers to communicate the need for an earlier enrollment decision. However, some beneficiaries may not know that they may have additional opportunities to sign up. There are several election periods that beneficiaries may qualify for outside the AEP. The CMS publication [Understanding Medicare Enrollment Periods](#) covers these additional periods in some detail. We're also providing a [quick reference sheet](#) for your use in educating clients who may qualify for one of them.

Did you know that for the next 18 years Baby Boomers will be turning 65 at the rate of about 8,000 a day? Needless to say there will be a tremendous number of beneficiaries looking to enroll in a Medicare plan for the first time using their **Initial Coverage Election Period (ICEP)** for MA and **Initial Enrollment Period (IEP)** for Part D. Every month should offer many opportunities to enroll those just becoming eligible for Medicare.

Additionally, there are **Special Election Periods (SEPs)** that allow beneficiaries to enroll in MA or a PDP. Some of these include:

Those Medigap members who received the late notice of creditable coverage status

Beneficiaries over age 65 who lost employer coverage

People who are no longer eligible for Medicaid Medicare enrollees who have moved to a new address that has additional coverage options

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- Those who involuntarily lost creditable drug coverage

It's important to review all of the SEPs with clients to see if they qualify to enroll in MA or a PDP outside the AEP.

For your clients who enrolled in MA or a PDP and decide that they would prefer something else, the **Medicare Annual Disenrollment Period (MADP)**, which runs from Jan. 1 through Feb. 14, allows them to disenroll and return to Original Medicare. These beneficiaries are then able to apply for a Medigap plan. They also have a corresponding SEP to enroll in a PDP—whether their MA plan had Part D or not. Of course, we also have a broad range of Medigap plans that you may offer your clients.

**Whether your clients are looking for MA, PDP or Medigap—we've got plans to cover them!**

As we move into 2012, we're sure that your clients will have a lot of questions. A good resource for questions related to the costs associated with Original Medicare is the CMS tip sheet [2012 Medicare Costs](#), which shows premiums and cost-sharing amounts. When you speak with your higher-income clients, keep in mind that CMS now imposes higher premiums for Part B and Part D that are estimated to impact less than 5% of all Medicare beneficiaries. To learn more about how CMS determines income thresholds and premium amounts, as well as how to appeal a decision, review the Social Security Administration (SSA) publication [Medicare Premiums: Rules for Higher-Income Beneficiaries](#). If you ever need help answering a question, just give us a call. We're glad to help.

We look forward to supporting you throughout 2012 in helping Medicare beneficiaries and your clients in our communities make informed decisions for their health coverage now and in the future. Of course, we'll reward that effort. **All of our Medicare plans pay commission for the life of the policy.**

Thank you for your commitment and continued partnership. We wish you the very best in 2012. If you have any questions or need any support please call your Regence Individual sales representative.