Idaho Medicare Supplement – Guaranteed Issue Reference Guide

Moda Medicare Supplement Plans:

A, G, High-Deductible G (HD-G), N

1. Common coverage-loss GI events

Guaranteed Issue event	Qualifying reason	First eligible pre-2020	First eligible on/after 2020
Employer / Union Coverage	Loss of employer supplement, or loss of primary-to-Medicare employer benefits when leaving the plan	A	A, G, HD-G
Medicare Advantage/ PACE	Plan terminates or stops serving in the area; qualifying move or other specified circumstances	A	A, G, HD-G
Medicare Cost / Select	Coverage ends under circumstances similar to the qualifying Medicare Advantage events	A	A, G, HD-G
Med Sup Involuntary loss	Issuer insolvency, other involuntary termination, material policy violation, or material misrepresentation	A	A, G, HD-G

2. GI events with different plan options

Guaranteed Issue event	Qualifying reason	Plans selectable under GI
First MA / PACE trial	Enrolled in MA or PACE when first became eligible for Medicare Part A, but leaves within the first 12 months	A, G, HD-G, N
Return to prior Med Sup	Left Med Sup for first enrollment in qualifying MA / Cost / PACE / Select coverage, but leaves within 12 months	Same Med Sup plan from before if offered by the same issuer; otherwise, the plans listed in Table 1 applies
Idaho birthday rule	Existing Med Sup members wanting to switch within 63 days, beginning on their birthday	Comparable or lesser plan; see birthday rule table on page 2

3. Idaho Birthday Rule

The table below shows which Moda plan a member can switch to via the birthday rule.

Current Plan	**Moda plan eligible for switch**
A, or B	A
C, D, or H	A, N
E, F, or J	A, G, G-HD, N
F-HD, G-HD, or J-HD	HD-G
G	A, G, G-HD, N
I	A, G, N
K, or L	None in Moda's plan lineup
M, or N	N

4. Guaranteed Issue application period

GI Situation	General timing
Employer coverage loss	Starts on the later of qualifying notice or coverage end date; ends 63 days later
Involuntary MA / PACE termination	Starts when termination letter is received; ends 63 days after coverage ends
Voluntary MA / qualifying trail disenrollment	Starts 60 days before the effective disenrollment date; ends 63 days after
Involuntary Med Sup termination	Starts on the earlier of notice or coverage end date; ends 63 days after coverage ends
Idaho birthday rule	Starts on the member's birthday; ends 63 days later