

Medicare Supplement Proof of Loss of Group Coverage Required

Guarantee Issue Situation #2

Question & Answer

Beginning May 14, 2022, proof of loss of group coverage must be provided for individuals moving from Employer Group medical coverage to a Medicare Supplement (Med Supp) plan. This requirement is found in the Med Supp Guaranteed Issue Guidelines, Situation #2.

Guarantee Issue Situation #2 is described as ***“having Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare and that plan is ending.”*** Please review this GI Situation in the guidelines as the member may have additional rights under state law.

IMPORTANT REMINDER: *If the individual is retiring, and enrolling into Medicare Part B for the first time, OR is enrolling into Med Supp within 6 months of their Part B effective date, they are enrolling during their Open Enrollment Period instead of using Guaranteed Issue Situation #2. In these situations, proof of loss of group coverage is not required.*

Question & Answer

Q1 What states will this requirement apply to?

A1 This change applies to Medicare Supplement products in AZ, CA, CO, GA, IN, KY, MO, NH, NV, OH, TX, VA, and WI. The following Med Supp Guaranteed Acceptance states are excluded from this requirement: NY, CT, and ME.

Q2 Where do I find a description of Guaranteed Issue Situation #2 for loss of group coverage?

A2 The Guaranteed Issue Guidelines are included with the application. Guarantee Issue Situation #2 is described as ***“having Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare and that plan is ending.”***

Please review this GI Situation in the guidelines as the member may have additional rights under state law. The Med Supp Guaranteed Issue Guidelines are included with the Med Supp application.

Q3 What changes will I see when electronically submitting an application?

A3 Beginning May 14, when submitting electronic Med Supp enrollment applications for GI Situation #2, you will receive a system prompt, indicating ***“Loss of Creditable Group Coverage”*** is required. You will have the opportunity to upload proof of coverage to include with the enrollment application submission.

Q4 What if I am submitting a paper application?

A4 If you submit a paper application, you or your client must submit the documentation directly to the plan.

Q5 What is considered acceptable documentation for proof of loss of group coverage?

A5 Acceptable documentation includes a loss of group coverage letter also known as a “Certificate of Coverage,” or letter from the group plan noting the dates the group coverage started and ended. The “Certificate of Coverage” serves as proof of coverage. It is possible to obtain a replacement copy from the employer or union.

Q6 What if the client does not have documentation at the time of the application submission?

A6 If required proof is not submitted with the application, the application will be held until proof of loss of group coverage is received.

Please fax or mail the proof of loss of group coverage based on Anthem or Amerigroup brand.

Brand	Fax	Mailing Address
Anthem Blue Cross - CA Anthem Blue Cross Blue Shield	844-236-7968	Anthem PO Box 659816 San Antonio, TX 78265-9116
Amerigroup AZ and TX	844-236-7968	Amerigroup PO Box 659816 San Antonio, TX 78265-9116

Q7 How long does the client have to mail in the documentation?

A7 If the proof of loss of group coverage is not received within seven (7) calendar days, the application will be “closed”, and we will send the member a letter stating that we will reopen the same application and process the enrollment once the documentation is received.

As their broker, you will also receive an email stating we need proof of loss of group coverage to complete the enrollment process.

Q8 What if seven days is not enough time to get a copy of the documentation sent to Anthem?

A8 We still have the application and will complete the enrollment process as soon as proof of loss of group coverage is received.

Q9 What if my client sends in the documentation after seven days of submitting the application?

A9 We will accept the proof of loss of group coverage up to 180 days from the signature date on the application and we will process the enrollment upon receipt.

Q10 What if my client has an Anthem group policy?

A10 By ensuring we have all the information needed in the Other Coverage Information section’s last question that asks about employer, union, or an individual plan, this will allow us to verify in our system that your client has an Anthem group plan, and we can process the application. In this scenario, documentation will not be needed. Please refer to Q11 for further details.

Q11 What else can I do to ensure a timely application enrollment?

A11 By completing the last question under the Other Coverage Information section of the application which asks, “Have you had coverage under any other health insurance within the past 63 days? (For example, an employer, union, or individual plan),” you are helping us verify loss of group coverage. Make sure you are providing **all the detail** requested in this question. We need proof of loss of group coverage to support the responses to this question in the application, unless your client had an Anthem group policy. In this case, we can verify loss of coverage in our system.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Georgia: Anthem Insurance Companies, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. and Community Insurance Company. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): Healthy Alliance® Life Insurance Company and Anthem Insurance Companies, Inc. In New Hampshire: Medicare Supplement plans are offered by Anthem Health Plans of New Hampshire, Inc. In Virginia, our service area is all of Virginia except for the City of Fairfax, the Town of Vienna and the area east of State Route 123: Anthem Health Plans of Virginia, Inc. In Wisconsin: Anthem Insurance Companies, Inc. Independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

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