

# MEDIGAP TRANSFER RULES - IDAHO

**GI=Guarantee Issue    UW=Underwritten**

Current Coverage		A	C	F	K				
<b>&gt; 65</b>	1	<b>Open Enrollment (OE)</b> - within 6 months of 65th birthday or if >65, within 6 months of Part B effective date				GI	GI	GI	GI
	2	<b>No current coverage or current Individual plan with another carrier</b> (voluntary disenrollment from prior coverage) - not in OE				UW	UW	UW	UW
	3	<b>Medigap plan</b> (within 63 days after involuntary termination of Medigap plan for the situations listed in footnotes below) <sup>1 2</sup>				GI	GI	GI	GI
	4a	<b>Replacing any pre-June 2010 plan</b> (any carrier) - outside OE period				UW	UW	UW	UW
	4b	<b>Replacing any 2010 plan</b> (any carrier)- outside OE period				If 2010 plan A may replace with same plan (if available) without UW. If 2010 plan B, C, D, E, F, G, K, L, M or N, may move to their choice of 2010 plan B, C, D, E, F, G, K, L, M or N (if available) without UW. Otherwise will UW.			
	4c	<b>Replacing any Medigap plan (any BCBSA carrier) via Interplan transfer</b>				Replace with same 2010 plan or one whose benefits are equal to or lesser than their prior plan.			
	5	<b>Replacing Current Individual or Group Plan - outside OE period</b> (RBSI)				GI	GI	GI	GI
	6	<b>Keeping Group or Individual Plan</b> (any carrier) - not in OE <sup>1 2</sup>				UW	UW	UW	UW
	7	<b>Replacing Group Plan</b> - involuntary disenrollment <b>or</b> <b>Replacing Individual Medicare Plan</b> - involuntary disenrollment (PACE, Cost, Prepayment, Select - any Medicare plan except Medigap) within 63 days after termination from any carrier - not in OE <sup>1 2</sup>				GI	GI	GI	GI
	8	<b>Medicare Advantage plan</b> chosen in OE (any carrier) - voluntary disenrollment <b>within first 12 months</b> <sup>2</sup>				GI	GI	GI	GI
	9	<b>MedAdvantage plan</b> replaced prior <b>Medigap plan</b> (Regence) - voluntary disenrollment <b>within first 24 months</b> (also applies when replacing plan is Cost, PACE, or Select) <sup>2</sup>				GI	GI	GI	GI
10	<b>Medicare Advantage plan</b> (any carrier) - voluntary disenrollment <b>after first 12 months</b>				UW	UW	UW	UW	
11	<b>Medicaid</b> - replacing or keeping, voluntary or involuntary - not in OE				UW	UW	UW	UW	
<b>Footnotes</b>	<sup>1</sup> GI rights are generally limited to plan terminations/discontinuations, plan contract/marketing violations, or for moves out of service area (Medicare Advantage only). For other scenarios, consult UW.								
	<sup>2</sup> For involuntary terminations, GI period generally extends 63 days from the later of: (i) date of notification of termination, or (ii) date of actual termination.								
<b>&lt;65</b>	12	No disability plans available							

Note: ID prohibits attained age rating for all **Medigap** Policies

**Most recent changes are noted in red.**