



## NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDIGAP INSURANCE OR MEDICARE ADVANTAGE

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to your application, you intend to terminate existing Medigap coverage or Medicare Advantage insurance and replace it with a policy to be issued by Regence BlueShield of Idaho. Your new policy will provide 30 days within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medigap coverage is a wise decision, you should terminate your present Medigap or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

### STATEMENT TO APPLICANT BY ISSUER, PRODUCER (AGENT)

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medigap policy will not duplicate your existing Medigap coverage or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medigap coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits
- No change in benefits, but lower rates
- Fewer benefits and lower rates
- My plan has outpatient prescription drug coverage and I am enrolling in Part D
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

Other (please specify) \_\_\_\_\_

State law provides that your replacement policy or certificate may not contain new preexisting conditions, waiting periods, elimination periods, or probationary periods. The insurer will waive any time periods applicable to preexisting conditions, waiting periods, elimination periods, or probationary periods in the new policy (or coverage) for similar benefits to the extent such time was spent (depleted) under the original policy.

If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your rates as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure you want to keep it.

\_\_\_\_\_  
Producer's Signature\*

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Producer's Regence Appointment Number

\_\_\_\_\_  
Applicant's Name (please print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Medicare Insurance Number

*\*Producer signature not required if you do not have a Producer*