

If your client is eligible for guaranteed issue based on one of the criteria shown below, **you must submit the acceptable proof of eligibility with the application.**

Illinois Guaranteed Issue Checklist	Plans Available for Policy Effective dates on or after 1/1/2020 (if offered)
<p><input type="checkbox"/> Enrolled under an employee welfare benefit plan that is primary to Medicare and the plan terminates or the plan ceases to provide all health benefits to the individual because the individual leaves the plan.</p> <p>Acceptable Proof: A copy of the personalized Certificate of Creditable Coverage or letter from the employer indicating the coverage was primary to Medicare for all individuals covered.</p> <p><input type="checkbox"/> Enrolled under an employee welfare benefit plan that provides health benefits that supplement the benefits under Medicare and the plan terminates or implements a material reduction of supplemental health benefits to the individual. <i>**Voluntarily terminating employer group coverage is not a Guaranteed Issue trigger.</i></p> <p>Acceptable Proof: A letter from the employer reflecting the date of the loss of some or all benefits and the reason for the loss of benefits/coverage for all individuals covered. (Please note: a Certificate of Creditable Coverage does <u>not</u> typically indicate the reason for the loss of coverage.)</p>	
<p><input type="checkbox"/> Enrolled in a Medicare Advantage plan or Program of All-Inclusive Care for the Elderly (PACE), a Medicare risk contract, health care prepayment plan, cost contract or Medicare Select plan, or similar organization, and the organization's certification or plan is terminated or discontinues including, but not limited to, a change in residence of the individual, the plan is terminated within a residence area, the organization substantially violated a material policy provision, or a material misrepresentation was made to the individual.</p> <p>Acceptable Proof: A copy of the personalized letter from the Medicare Advantage Company indicating they are leaving the Medicare program, or the plan will no longer service the area/region, or the person has moved outside of the coverage area. A copy of the report from the Dept of Insurance documenting a violation/misrepresentation.</p>	<p>A, B, D, G, High Ded. G, K or L (if 'Newly Eligible')</p> <p>A, B, C, F, High Ded F, K or L (if NOT 'Newly Eligible')</p>
<p><input type="checkbox"/> Enrolled in a Medicare Supplement policy and coverage discontinues due to insolvency, substantial violation of a material policy provision, or material marketing misrepresentation.</p> <p>Acceptable Proof: A copy of the report from the state's Department of Insurance documenting the violation or misrepresentation.</p>	
<p><input type="checkbox"/> Enrolled under a Medicare Supplement policy, terminates and enrolls for the first time in a Medicare Advantage, a risk or cost contract, a Medicare Select plan, or a PACE provider, and then the insured person terminates coverage within 12 months of enrollment.</p> <p>Please note: the client must go back to their previous Medicare Supplement carrier as guaranteed issue, if the plan is still available. If the previous carrier no longer issues coverage, the applicant is GI with any carrier.</p> <p>Acceptable proof: A copy of the Policy Schedule Page or ID Card, or other documentation for the previous Medicare Supplement provider that includes the effective date, plan and termination date and a copy of the personalized disenrollment letter from the Medicare Advantage provider. (If the disenrollment letter doesn't include the effective date, please provide a copy of the ID card.)</p>	
<p><input type="checkbox"/> Upon first becoming eligible for benefits under Part B at age 65, enrolls in a Medicare Advantage or PACE provider and then disenrolls within 12 months.</p> <p>Acceptable Proof: A copy of the personalized disenrollment letter from the Medicare Advantage Company and a copy of the ID Card or other personalized document showing the effective date of the plan.</p>	<p>Any plan sold by the company in the applicant's residence state (Newly Eligible applicants may not be sold Plans C, F or High Ded F)</p>

Definition of Newly Eligible:

An applicant is deemed Newly Eligible if they meet BOTH of the following conditions:

(a) Applicant was born ***on or after*** 1/1/1955 **AND**

(b) Applicant first enrolled in Medicare Part B on or after 1/1/2020

**Exception - If an applicant was born on 1/1/1955 and has a Part B effective date of 12/1/2019 – the applicant is deemed Newly Eligible.