

# MEDIGAP TRANSFER RULES - WA

**GI=Guarantee Issue    UW=Underwritten**

Current Coverage		A	C	F	K				
> 65	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</b> (voluntary disenrollment from prior coverage) - not in OE				UW	UW	UW	UW
	3	<b>Med Supp</b> plan (within 63 days after cancellation of Med Supp plan for the situations listed below) <sup>1 2</sup>				GI	GI	GI	GI
	4a	<b>Replacing current Med Supp</b> plan A-J (old plans to new plans*) (any carrier) - outside GI period				UW	UW	UW	UW
	4b	<b>Replacing current Med Supp</b> plan A-J (new plans to new plans*) (RBS) - outside GI period				See Chart 1			
	4c	<b>Replacing current Med Supp</b> plan A-J (new plans to new plans) (other carrier) - outside GI period				If current plan A may replace with same plan (if available) without UW. If current plan B, C, D, E, F, G K, L, <b>M or N</b> or other more comprehensive coverage than the replacing policy, may move to their choice of plan B, C, D, E, F, G K, L, <b>M or N</b> (if available). Otherwise may UW.			
	5	<b>Replacing Current Individual or Group Plan</b> - not in OE (any carrier)				GI	GI	GI	GI
	6	<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
	7	<b>Group or Individual Plan</b> (keeping current coverage) - not in OE <sup>1 2</sup>				UW	UW	UW	UW
	8	<b>Medicare Advantage</b> plan chosen in OE (any carrier) - voluntary disenrollment <b>within first 12 months</b> <sup>2</sup>				GI	GI	GI	GI
	9	<b>MedAdvantage</b> plan replaced prior Med Supp plan (RBS) - voluntary disenrollment <b>within first 24 months</b> (also applies when replacing plan is Cost, PACE, or Select) <sup>2</sup>				If current plan A may replace with same plan (if available) without UW. If current plan B, C, D, E, F, G K, L, <b>M or N</b> or other more comprehensive coverage than the replacing policy, may move to their choice of plan B, C, D, E, F, G K, L, <b>M or N</b> (if available). Otherwise may UW.			
10	<b>Medicare Advantage</b> plan (any carrier) - <b>voluntary</b> disenrollment <b>after first 12 months</b>				UW	UW	UW	UW	
11	<b>Medicaid</b> - replacing or keeping, voluntary or involuntary - not in OE				GI	GI	GI	GI	
		<sup>1</sup> GI rights are generally limited to plan terminations/discontinuations, plan contract/marketing violations, or moves out of service area (MedAdvantage only). <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. For voluntary disenrollments, GI period generally begins 60 days before effective date of disenrollment and extends 63 days from when coverage is terminated.							
<65	12	No disability plans available							

Note: WA requires community rating for all Med Supp policies

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

\* New plans are effective June 2010 and after (Regence Bridge and Asuris Pledge). Old plans have effective dates prior to June 2010.

## MEDIGAP TRANSFER RULES - Asuris

**GI=Guarantee Issue    UW=Underwritten**

Current Coverage		A	C	F	K				
> 65	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</b> (voluntary disenrollment from prior coverage) - not in OE				UW	UW	UW	UW
	3	<b>Med Supp plan</b> (within 63 days after cancellation of Med Supp plan for the situations listed below) <sup>1 2</sup>				GI	GI	GI	GI
	4a	<b>Replacing current Med Supp plan A-J (old plans to new plans*) (any carrier) - outside GI period</b>				UW	UW	UW	UW
	4b	<b>Replacing current Med Supp plan A-J (new plans to new plans*) (Asuris) - outside GI period</b>				See Chart 1			
	4c	<b>Replacing current Med Supp plan A-J (new plans to new plans) (other carrier) - outside GI period</b>				If current plan A may replace with same plan (if available) without UW. If current plan B, C, D, E, F, G K, L, <b>M or N</b> or other more comprehensive coverage than the replacing policy, may move to their choice of plan B, C, D, E, F, G K, L, <b>M or N</b> (if available). Otherwise may UW.			
	5	<b>Replacing Current Individual or Group Plan</b> - not in OE (any carrier)				GI	GI	GI	GI
	6	<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
	7	<b>Group or Individual Plan</b> (keeping current coverage) - not in OE <sup>1 2</sup>				UW	UW	UW	UW
	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>TruAdvantage plan</b> replaced prior Med Supp plan (Asuris) - voluntary disenrollment <b>within first 24 months</b> (also applies when replacing plan is Cost, PACE, or Select) <sup>2</sup>				If current plan A may replace with same plan (if available) without UW. If current plan B, C, D, E, F, G K, L, <b>M or N</b> or other more comprehensive coverage than the replacing policy, may move to their choice of plan B, C, D, E, F, G K, L, <b>M or N</b> (if available). Otherwise may UW.			
10	<b>Medicare Advantage plan</b> (any carrier) - <b>voluntary disenrollment after first 12 months</b>				UW	UW	UW	UW	
11	<b>Medicaid</b> - replacing or keeping, voluntary or involuntary - not in OE				GI	GI	GI	GI	
		<sup>1</sup> GI rights are generally limited to plan terminations/discontinuations, plan contract/marketing violations, or moves out of service area (TruAdvantage only).							
		<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. For voluntary disenrollments, GI period generally begins 60 days before effective date of disenrollment and extends 63 days from when coverage is terminated.							
<65	12	No disability plans available							

Note: WA requires community rating for all Med Supp policies

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

\* New plans are effective June 2010 and after (Regence Bridge and Asuris Pledge). Old plans have effective dates prior to June 2010.

## Chart 1

### Underwriting Guidelines When Transferring Between Two Regence Bridge or Asuris Pledge Medigap Plans

NOTE: This table applies only to transfers between two Regence Bridge or Asuris Pledge Medigap plans. Movement to lesser benefits is allowed without underwriting. Movement to richer benefits will require underwriting. Guaranteed issuance will still be offered where it is required by law or BCBSA agreement. Consult UW if you have questions.

Richness	Level	Plans
Less	1	K
↓	2	A
↓	3	C
More	4	F

#### Qualifiers (where allowed by law)

1. Enrollees transferring to richer plans from less rich plans within Regence will always require underwriting unless in an applicable GI period (see Transfer Rules).
2. Any transfer moving to a lower level does not require underwriting.
3. See line 4a on each state's grid for transfer rules between old and new plans.
4. Pre-standard plans are not covered by this table; transfers from pre-standard plans require Underwriting review.