



Blue Shield of California Medicare Supplement Plan G Inspire¹ (with Independence and Safe Mobility with AAA benefit), offered in select counties in Northern California, Closed to New Enrollments and Transfers Effective April 1, 2024 Frequently Asked Questions

March 2024

THIS DOCUMENT IS TO BE USED AS A TOOL ONLY TO VERBALLY ANSWER QUESTIONS FROM PROSPECTIVE ENROLLEES OR CURRENT MEMBERS. THIS DOCUMENT CANNOT BE GIVEN TO EITHER PROSPECTIVE ENROLLEES OR CURRENT MEMBERS.

Effective 4/1/2024, Blue Shield is closing Medicare Supplement Plan G Inspire¹ to new enrollment or members requesting a transfer. Brokers will be notified of the plan closing ahead of the closure date so they can inform their potential enrollees of the available offerings on or after 4/1/2024.

Plan G Inspire Closure

- 1. What are the Blue Shield Medicare Supplement plan portfolio changes effective April 1, 2024?**
 - Effective April 1, 2024, Blue Shield will no longer offer Medicare Supplement Plan G Inspire to new enrollments. This plan will be closed to new enrollments and member transfers after 3/31/2024.
 - If an application is received or signed after 03/31/2024 (11:59 P.M. PST), the applications will be **pending**, and the broker/applicant will be notified that the plan selection is no longer an option for enrollment. They will be advised that Plan G Extra is a comparable plan. It includes all the same standard and extra benefits as Plan G Inspire¹ except for the Independence and Safe Mobility with AAA benefit ("AAA benefit"). Alternatively, applicants will be directed to select from one of our Open Medicare Supplement plans.
- 2. Which counties is Plan G Inspire (with Independence and Safe Mobility with AAA benefit) offered in?**

Plan G Inspire is offered statewide; however, the AAA benefit is not available statewide. Therefore, eligibility for enrollment in Plan G Inspire is based on residency in the following northern California counties: **Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Benito, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba.**
- 3. Which plans will continue to be offered to new members?**

Blue Shield will continue to offer Medicare Supplement Plan G Extra (an open plan with the closest benefit design to Plan G Inspire) in addition to Plans A, F Extra⁶, G, and N to new applicants and transfer requests. Plan G Extra includes the same standard and extra benefits as Plan G Inspire, the only difference is that Plan G Extra does not include the AAA benefit. Blue Shield's Medicare Supplement portfolio continues to offer distinct benefits and rates to meet all our customer needs.
- 4. What are the extra benefits included in Plan G Extra?**

Just like Plan G Inspire, Plan G Extra benefits include the following (except for the AAA benefit):

 - ❖ Vision³

- ❖ Hearing aid services
- ❖ Over-the-counter items (OTC)⁴
- ❖ SilverSneakers fitness and wellness programs
- ❖ Acupuncture and chiropractic services
- ❖ NurseHelp
- ❖ Teladoc⁵

5. Why is Plan G Inspire (with Independence and Safe Mobility with AAA benefit) closing to new enrollments effective 4/1/2024?

We regularly evaluate and make changes to our plans and coverage options. As part of this evaluation, we have made the decision to discontinue Plan G Inspire. This change impacts Plan G Inspire which is only available in select counties in Northern California. As a result, **Blue Shield will not be able to offer Plan G Inspire effective January 1, 2025, and we will close Plan G Inspire effective April 1, 2024, to prevent further new enrollment into Plan G Inspire.**

6. What happens to the existing members who are enrolled in Medicare Supplement Plan G Inspire?

Pending regulatory approval:

- There are no impacts to existing Plan G Inspire¹ members until January 1, 2025.
- Existing members will receive a "Notice of Cancellation, Rescission or Nonrenewal" ("Notice") on October 1, 2024, notifying the member of the plan withdrawal. The Notice will contain the following information:
 - Plan G Inspire will no longer be offered effective January 1, 2025.
 - The option to be automatically transferred to a Medicare Supplement plan with similar benefits effective January 1, 2025 that requires **no action from the member.**
 - Eligibility for Guaranteed Acceptance scenario #15, allowing members to transfer to another Medicare Supplement plan of their choice from 10/1/2024 to 3/4/2025 **without going through underwriting approval.**
- Following receipt of the member Notice, Medicare Supplement Sales Retention Specialists will contact Plan G Inspire members to educate them directly about their options and answer any questions that they may have.

Blue Shield will guide the members and brokers through this process ensuring it is as seamless as possible.

7. How will this impact members' stand-alone dental, dental+vision⁴ or Prescription Drug Plans (PDP)?

There are no impacts to other plans such as stand-alone dental, dental + vision, or PDP plans.

8. How will this impact members' AAA membership²?

Members who enrolled in Plan G Inspire in 2024 will be able to retain their existing one-year Classic AAA membership paid for by Blue Shield. Upon expiration of that one-year Classic AAA membership in 2025, members will have the choice to renew their Classic AAA membership at their own expense and at the standard retail rate.

9. Is there a price differential between Plan G Inspire and Plan G Extra premiums?

Plan G Extra premiums are comparable to Plan G Inspire premiums.

10. Does the Plan G Inspire closure affect the Medicare Supplement Savings Programs for enrollments effective April 1, 2024?

No. The following Medicare Supplement Savings Programs⁷ continue to be available with the Medicare Supplement plans offered in the market (*i.e.*, Plans A, F Extra, G, G Extra & N):

- Welcome to Medicare Rate Savings. Please Note: This savings is not available with Plan N.
- Household Savings Program
- Dental and Dental + Vision Savings⁸
- AutoPay Savings

11. How and when will the Brokers be notified of Plan G Inspire closure?

The Plan intends to notify Brokers on:

- 3/1: Broker Alert
- 3/18: IFP Medicare Newsletter
- 9/1: Broker Alert

12. What happens to applications received before Plan G Inspire closes, dated 3/31/2024 or prior for an effective date after 4/1/2024?

Pending regulatory approval, applications received requesting an effective date of 4/1/2024, 5/1/2024 and 6/1/2024, prior to the plan closure date, will be processed according to enrollment guidelines.

13. What happens to applications received or signed for closed Plan G Inspire after 3/31/2024?

Applications for new members or transfers for Plan G Inspire received or signed after 3/31/2024 (11:59 PM PST) will be pended, and the broker/applicant will be notified that the plan selection is no longer an option for enrollment. They will be advised that Plan G Extra is a comparable plan. It includes all the same standard and extra benefits as Plan G Inspire¹ except for the AAA benefit. Alternatively, applicants will be directed to select from one of our Open Medicare Supplement plans.

14. How will the plan closure affect the use of existing applications that include the closed plans?

- The existing applications reflecting Plan G Inspire as a plan option are no longer valid and must be replaced. New applications omitting Plan G Inspire will be available for ordering through Broker Connection along with all marketing material changes completed only featuring open plans.
- **Blue Shield will accept earlier versions of applications until 04/30/2024. Applications received after 04/30/2024 with a revision date, prior to 04/2024 (C12687MSP-FF_0424), will be returned for completion of a current version of the application.**

Timeline

| Date | Activity |
|--|---|
| Plan G Inspire¹ Closure | |
| 3/1/2024 | Broker notification |
| 4/1/2024 | BSC will no longer offer Plan G Inspire to new enrollments or transfers |
| Plan G Inspire Withdrawal (Pending regulatory approval) | |
| 9/1/2024 | Broker notification |
| 10/1/2024 | Member notification |
| 1/1/2025 | Blue Shield will withdraw Plan G Inspire from Portfolio |

Plan G Inspire Withdrawal

15. If the Plan G Inspire member requests no changes, will the writing broker be maintained?

Yes. Writing broker will be maintained if the member continues their enrollment with Blue Shield of California Medicare plans. **Please refer to the Producer Agreement for additional information and guidelines.**

16. Does this mean that the plan is being withdrawn from the BSC Medicare Supplement portfolio? When is the plan withdrawal effective?

Pending regulatory approval, yes. Blue Shield intends to withdraw Plan G Inspire effective 1/1/2025. All current Plan G Inspire members will be notified of the plan withdrawal on 10/1/2024. Please see the timeline above. We are planning for a smooth transition of all Plan G Inspire members, including providing such members an option to enroll in a comparable plan that will **require no action from them.**

17. What happens if the member takes no action?

Pending regulatory approval, we are making arrangements to provide members with an option to seamlessly enroll into a comparable plan that **will not require any action**.

18. Will the members need to re-enroll and will this be considered a new sale in a different BSC Medicare Supplement plan?

No. Pending regulatory approval, existing Plan G Inspire members will not be required to take action to re-enroll in a new plan. Plan G Inspire members will be provided with a member Notice containing information about the transition to a comparable Plan G for continuity in coverage. This will not be considered a new sale, and the writing broker will be maintained. **Please refer to the Producer Agreement for additional information and guidelines.**

19. Will Blue Shield be reaching out to members to inform them of this withdrawal with options?

Pending regulatory approval, yes. Blue Shield will provide a *Notice of Cancellation, Recissions or Nonrenewal* to all enrolled members. Blue Shield will also conduct an outreach campaign shortly after the Notice to members is sent. The purpose of the call is to inform the members of a comparable BSC Medicare Supplement plan, such as Plan G Extra, or any other Blue Shield Medicare Supplement plan of their choosing.

20. Can Broker of Record request to move their client to Plan G Extra prior to the 1/1/2025 effective date?

- Starting 10/1/2024 impacted members will qualify for Guaranteed Acceptance (GA) scenario 15.
- Applications received prior to 10/1/2024 will be subject to enrollment guidelines. Please refer to the GA Guide. If no GA scenario applies, the application will be subject to underwriting review. Medicare Supplement application, form C12687MSP_0424, including the statement of health will be required.

21. Will the member see any interruption to their medical services including provider changes?

- If the member enrolls in a Plan G Extra, no. The members will not see changes in their providers or medical services. The only benefit modification is the AAA benefit will not be available.
- If the member enrolls in a different Medicare Supplement plan, the provider will not change, they can continue seeing any doctor or receive services from any hospital that accepts Medicare. However, the standard benefit design may be different.

Disclaimers:

- ¹ Available in select plans and counties in northern California. For Medicare Supplement Plan G Inspire, members do not have to qualify to receive the benefit.
- ² One-year new or renewal Classic AAA Membership, included with your plan, annually upon enrollment. The value of the Classic AAA Membership is subject to change. AAA Membership provided by AAA Northern California, Nevada & Utah.
- ³ Vision benefits include coverage for costs that are not traditionally covered by Original Medicare, such as, eye exam, frames, eyeglass lenses or contact lenses.
- ⁴ Two -time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter. Item(s) limits may apply.
- ⁵ 24/7 service that allows members to consult physicians via telephone, video, or app. Phone number is 800-Teladoc (835-2362) [TTY: (855) 636-1578]. Your providers may offer telehealth and in-office services. You may receive services from providers on an in-person basis or via telehealth, if available. Contact your provider, treating specialist, facility, or other health professional to learn more. Telehealth and in-person services are subject to the same timeliness and geographic access standards. You are subject to your Medicare Supplement plan's cost-sharing obligations and balance billing protections.
- ⁶ Plan F extra is only available to applicants who attained age 65 before January 1, 2020, or who first became eligible for Medicare benefits due to disability before January 1, 2020.
- ⁷ Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed along to the subscriber. Household Savings Program does not apply to tobacco users. Welcome to Medicare Rate Savings does not apply to Plan N.
- ⁸ \$3 savings per month up to six months.

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