



## Blue Shield of California Medicare Supplement Plan G Inspire Withdrawal Effective January 1, 2025

### Frequently Asked Questions

October 2024

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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 1/1/2025, Blue Shield will withdraw Medicare Supplement Plan G Inspire (with Independence and Safe Mobility with AAA benefit), offered in select counties in Northern California from the market. All current Plan G Inspire members will be automatically transferred to Plan G Extra, a comparable plan. Brokers will be notified of the plan withdrawal and member transfers in advance so they can inform their enrollees of the upcoming changes.

1. What are the Blue Shield Medicare Supplement plan portfolio changes effective January 1, 2025?
  - Effective January 1, 2025, Medicare Supplement Plan G Inspire will be withdrawn from the market. Blue Shield will no longer offer Medicare Supplement Plan G Inspire to existing members.
  - Existing members will receive a "Notice of Cancellation, Rescission or Nonrenewal" ("Notice") on October 1, 2024, notifying them 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 G Extra with similar benefits, effective January 1, 2025. This requires no action from members.
    - 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 is planning for a smooth transition and will guide the members and brokers through this process ensuring it is as seamless as possible.

2. Which counties is Plan G Inspire (with Independence and Safe Mobility with AAA benefit) offered in? Effective 4/1/24, Plan G Inspire was closed to new members.

Prior to the plan closure, Plan G Inspire was offered statewide; however, the AAA benefit is not available statewide. Therefore, eligibility for enrollment in Plan G Inspire was 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. What are the benefits included in Plan G Extra?

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

- ❖ Vision<sup>1</sup>
- ❖ Hearing aid services
- ❖ Over-the-counter items (OTC)<sup>2</sup>
- ❖ SilverSneakers fitness and wellness programs
- ❖ Acupuncture and chiropractic services
- ❖ NurseHelp
- ❖ Teladoc<sup>3</sup>

4. Why is Plan G Inspire (with Independence and Safe Mobility with AAA benefit) no longer offered to existing members effective 1/1/2025?

We regularly evaluate and make changes to our plans and coverage options. As part of this evaluation, we have made the decision to withdraw Plan G Inspire. As a result, Plan G Inspire will not be available for renewal, effective January 1, 2025. This plan was closed to new enrollments effective 4/1/2024. Please refer to the April 2024 Medicare Supplement Plan G Inspire Closure FAQs.

5. How will this impact members' separate dental plan, dental+vision plan or Prescription Drug Plans (PDP)?

There are no impacts to dental or dental + vision plans if the member continues to remain enrolled with a Blue Shield Medicare Supplement plan. Members may remain enrolled in a Blue Shield of California Prescription Drug Plan regardless of their enrollment in a Medicare Supplement plan in 2025.

6. How will this impact members' AAA membership?

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.

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

Yes. Please refer to the July 2024 Medicare Supplement Rate Sheets and assess member rates on an individual basis to compare Plan G Inspire and Plan G Extra premiums.

8. Does the Plan G Inspire to Plan G Extra transfer affect the Medicare Supplement Savings Programs the members are currently enrolled in?

No. The members will continue their enrollment in their respective Medicare Supplement Savings Programs<sup>7</sup> such as:

- Welcome to Medicare Rate Savings
- Household Savings Program<sup>6</sup>
- Dental Savings<sup>7</sup>
- AutoPay Savings

9. Which Medicare Supplement 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 Extra<sup>5</sup>, 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.

10. How and when will the Brokers be notified of Plan G Inspire withdrawal?

The Plan intends to notify Brokers on:

- 9/1: Broker Alert

- 9/27: Medicare Newsletter

## Timeline

| Plan G Inspire Withdrawal |                                                                          |
|---------------------------|--------------------------------------------------------------------------|
| Date                      | Activity                                                                 |
| 9/1/2024                  | Broker notification                                                      |
| 10/1/2024                 | Member notification                                                      |
| 1/1/2025                  | Plan G Inspire withdrawal from Blue Shield Medicare Supplement Portfolio |

11. **If a Plan G Inspire member requests no changes, will the writing producer be maintained?**  
Yes. The writing producer will be maintained if the member continues their enrollment with Blue Shield of California Medicare plans. For additional information or questions, please contact Producer Services.
12. **What happens if a Plan G Inspire member takes no action?**  
The member will be automatically enrolled in Plan G Extra, which is a comparable plan, effective 1/1/25.
13. **Will the members need to re-enroll and will this be considered a new sale in a different BSC Medicare Supplement plan?**  
No. 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 of Cancellation, Recissions or Nonrenewal* containing information about the transition to Plan G Extra, a comparable plan, for continuity in coverage. This will not be considered a new sale, and the writing producer will be maintained. For additional information or questions, please contact Producer Services.
14. **Will Blue Shield be reaching out to members to inform them of this withdrawal with options?**  
Yes. Blue Shield will provide a *Notice of Cancellation, Recissions or Nonrenewal* ("Notice") to all existing members enrolled in Medicare Supplement Plan G Inspire. 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 Medicare Supplement Plan G Extra, or any other Blue Shield Medicare Supplement plan of their choosing.
15. **Can Broker of Record request to move their client to Plan G Extra prior to the 1/1/2025 effective date?**  
Yes.
  - 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 Guaranteed Acceptance (GA) 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.
16. **Will the members see any interruption to their medical services including provider changes?**
  - If the member remains enrolled in Plan G Extra, no. The members will not see changes in their providers or medical services. The only change will be the AAA benefit will not be renewed or covered with the 2024 membership ends.
  - 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:

- <sup>1</sup> Vision benefits include coverage for costs that are not traditionally covered by Original Medicare, such as, eye exam, frames, eyeglass lenses or contact lenses.
- <sup>2</sup> Two-time use per quarter allowance for eligible items. Unused allowance cannot be rolled over into the next quarter. Item(s) limits may apply.
- <sup>3</sup> 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.
- <sup>4</sup> 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.
- <sup>5</sup> Plan 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.
- <sup>6</sup> 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.
- <sup>7</sup> \$3 savings per month up to six months.

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