



Important 2017 Changes for AARP Medicare Supplement Insurance Plans

AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, continue to be a market leader providing members access to affordable, quality health care and stable rates year over year¹. In striving to maintain the highest standards in the marketplace and increase product competitiveness, UnitedHealthcare is making important program enhancements to provide agents a more hassle-free experience.

These new enhancements are being implemented in most states for plan effective dates of **July 1, 2017, and later**. Changes will **vary by state** and will include some or all of the following:

- Modified enrollment applications, including enhancements for simplification, clarity and ease-of-use.
- Streamlined underwriting to set rates:
 - Reduced the number of medical conditions that cause a higher rate
 - Changed requirements so that all applicants outside of Guaranteed Issue or Medicare Supplement Open Enrollment answer the same health questions
- Expanded duration for the early enrollment discount, and increased the early enrollment discount starting percentage.
- Offering Plan G, in many states, as an additional plan option for consumers

New marketing materials, including Enrollment Kits and Producer Handbooks are being developed to incorporate the applicable changes in each state, for plan effective dates of **July 1, 2017, and later**. The new Enrollment Kits will be available starting April 1, 2017. Enrollment Kits will be differentiated by graphic and dates on the front cover. **It will be important to ensure you are using the correct enrollment kit based on the consumer's plan effective date.**

New Producer Handbooks will become available in the spring of 2017. The availability of state-specific Producer Handbook will be communicated via the Focus News.

More information about the enhancements, material updates and state-specific details will be coming in the next few weeks. Be sure to keep checking your email, the Focus News and the Agent Distribution Portal to stay up to date with the latest information regarding these changes.

Contact

For more information, please contact your AARP Medicare Supplement Insurance Plans Regional Sales Director or send an email to the Producer Help Desk at phd@uhc.com (include agent writing number in the subject line).

¹From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," August 2015, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

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