

\* Please Note: Producers will receive this notice in two business days.

## Important information regarding IBC Medigap products

Beginning June 1, 2010, the Medicare Improvements for Patients and Providers Act (MIPPA) requires all Medigap plans to offer a Medicare Part A hospice cost-sharing benefit of no more than a \$5.00 copayment for each prescription drug and 5 percent (5%) of the Medicare-approved amount for inpatient respite care.

Because Security 65<sup>®</sup> does not include this benefit, Independence Blue Cross (IBC) will be unable to enroll individuals in Security 65, beginning June 1, 2010, and moving forward.

Here are key points to remember regarding these changes:

- Both Individual and Group Medicare Supplement programs are affected;
- Current Security 65 members may remain in their current plan;
- Medicare Advantage plans, including Keystone 65 HMO and Personal Choice 65<sup>SM</sup> PPO with or without drug coverage, and Select Option<sup>®</sup> Part D freestanding drug coverage are not affected by these changes.

We have filed new Medicare Supplement Group and Individual plans for June 1, 2010 implementation with the Pennsylvania Insurance Department that include the new benefits mandated by MIPPA. Once approved, beneficiaries can be enrolled into the new Medigap Supplement plans.

We will keep you updated about these changes as they occur. If you have any questions, please contact your IBC account executive.

As always, please know that we appreciate your business and look forward to providing members with access to quality health care.

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