

HB 5494 Medicare Supplement Insurance Policies

To: Chairwoman Donovan and members of the House Health and Human Services Committee,

I'm writing in support of HB 5494. This bill would allow Medicare recipients over 65 years or older to apply for any Medicare supplement plan with a guarantee of issuance for at least one month each calendar year. It would not be conditioned on the medical or health status or receipt of healthcare by the applicant and no insurer shall perform individual medical underwriting in connection with the issuance of a policy.

Currently, if beneficiaries disenroll from a Medicare Advantage plan to change to Traditional Medicare, they may not be able to buy Medigap coverage or it may cost more.

This complicates the ability to switch from Medicare Advantage to Original Medicare. This is allowed in several other states and should be allowed in our state too.

Please support this important legislation.

Sincerely,

Daniel Liparini

North Kingstown