OHIO STATE MEDICAL ASSOCIATION HOUSE OF DELEGATES	
	Resolution No. 21 – 2024
Introduced by:	District 2
Subject:	"Guarantee Issue" Protections for Traditional Medicare
Referred to:	Resolutions Committee No. 2
	<b>3</b> , the Federal Medicare program has 4 parts A,B,C D, offering In and Pharmacy benefits; and
through its marke	<b>3</b> , Part C is known as Medicare Advantage, which has become popular t offerings of zero premiums for enrollees plus additional benefits ilable through traditional Medicare; and
	<b>3</b> , Medicare Advantage plans have various other limitations such as and narrow drug benefits as well as numerous preauthorization
	<b>S</b> , a traditional Medicare plan needs to be supplemented by additional emental Insurance policies to cover what Medicare approves but does and
change back to tra restrictions to get	<b>5</b> , once an enrollee joins a Medicare Advantage plan and then wants to aditional Medicare with supplemental insurance, there are severe a Medigap or Supplemental Insurance policy. In essence enrollees Ivantage plan even if the plan does not serve a patient's needs; and
protections for acc Medicare benefici Maine). Ohio is no	<b>5</b> , there are only 4 states in the country which have "guaranteed issue" cess to Medigap or supplemental policies post the initial sign-up of aries age 65 or older. (Connecticut, Massachusetts, New York and ot one of those states. (Reference Wall Street Journal). Some states protections for those with pre-existing medical conditions seeking and therefore
necessary steps t Insurance coverage	<b>OLVED</b> that the Ohio State Medical Association (OSMA) will take all o require guaranteed issue protections allowing access to Medigap ge for beneficiaries switching from Medicare Advantage to traditional he annual open enrollment period; and be it further
	<b>D</b> , that the OSMA delegation to AMA will take this resolution to AMA sary actions (legislative or administrative) to allow Medicare

- beneficiaries age 65 and older the freedom to change back to Traditional Medicare with
- 48 federal guaranteed issue protection to obtain Medigap insurance once they have
- 49 disenrolled from Medicare Advantage Plans.
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Fiscal Note: \$ (Sponsor)

- \$ 50,000 (Śtaff)
- 52 53
- 54 **References:**
- 55
- 56 1. https://www.wsj.com/health/healthcare/medicare-advantage-enrollment-risks-923e7952
- 57 58