

RESOLUTION 12.2019-17 (A-20)
PROTECTION OF MEDICARE ENROLLEES FROM PRE-EXISTING
CONDITION EXCLUSIONS

ISMS Board Action Taken on 01/25/2020

Adopted Resolution 12.2019-17 (A-20), as submitted.

Council on Economics Recommendation to ISMS Board on 01/25/2020

The Council discussed that beyond open enrollment and the “guaranteed issue” period, Medigap insurers may use medical underwriting and impose a pre-existing condition waiting period, during which time the patient may be liable for all supplemental costs for up to six months. The continuation of such restrictions for Medigap policies runs counter to protections in the *Affordable Care Act* aimed at ensuring continuous coverage without denials and adversely impacts many seniors with limited incomes. The Council recommended adoption.

The Council on Economics recommends that the ISMS Board of Trustees adopt Resolution 12.2019-17 (A-20).