As many of you may have heard, President Trump signed the budget bill. The bill includes no language to grandfather displaced Medicare Cost Plan members or any other language related to Medicare Cost Plans.

When congress developed the bill, it created a separate document instructing federal agencies to carry out certain activities**. It has no effect of law and is not binding for federal agencies,** however it is apparently common practice.  Below is the paragraph related to Cost Plans.

*Cost Plans.-The agreement supports efforts that ensure beneficiaries enrolled in a Medicare Cost Plan subject to a transition in contract year 2019 are either deemed from the Cost Plan to one of its Medicare Advantage plans, seamlessly transitioned to a new Medicare Advantage plan, or transitioned to Medicare Fee-for-Service without disruption to care. The agreement requests the Secretary notify beneficiaries enrolled in Medicare Cost Plans as of January 1, 2018, if their plan will not be available, and notify beneficiaries of available educational 48 resources not later than June 1, 2018. The agreement requests CMS inform impacted beneficiaries of their coverage options for January 1, 2019, as early as practicable.*

It is important to note that there is no instruction to give flexibility to insurers or agents to communicate with beneficiaries as well.  So, although agents can confirm the understanding after the recipient has received notice, be aware that you must still follow the CMS rules placed on Carriers and Agents prohibiting them from prematurely notifying consumers of their plan's expected termination.  We encourage you to talk to your carrier representatives or upline agencies to plan for this transition.  Please note that many of them and the MAHU board are looking forward to seeing you at the [Summit for Insurance Professionals](http://www.emahu.org/index.php?option=com_jevents&task=icalrepeat.detail&evid=26&Itemid=119&year=2018&month=04&day=20&title=summit-for-insurance-and-financial-advisors-&uid=af9bb421fea91a23072bf04d4eee22d5) on April 20, 2018, in Bloomington.

MN Association of Health Underwriters Board of Directors