



# 2023 Oregon Rate Information for AARP® Medicare Supplement Insurance Plans: Effective January 1, 2023

2023 Oregon premium rate information is now available for AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare® Insurance Company.

Effective January 1, 2023, the rates in Oregon will change. Please click on the button below to view rates for new enrollees with initial plan effective dates of January 1, 2023 to December 1, 2023.

Click Here for Approved 2023 Premium Rate Pages

**Click Here for 2023 Premium Rate Percentages** 

# **WHAT'S NEW?**

## **RATING AREAS and AGE-BASED RATING**

Beginning January 1, 2023, **area rating** is being introduced for new and current insured members\*, while **age-based rating** is being introduced for new plan effective dates of January 1, 2023 and later.

With **area rating**, all insureds in the same rate class, in the same area, pay the same rate (excludes discounts and surcharges). This means rates within a state will vary by geographic region, identified by zip code. Oregon will have two rating areas, allowing for more targeted rates. Please find the updated zip code listing <a href="https://example.com/here">here</a>.

With **age-based rating**, initial rates are determined by a member's age at their plan effective date and can increase as they age. Any change in premium will impact all members of the same age and go into effect on the policy anniversary date.

<u>Click here</u> to see the letter insured members may receive if they enrolled in a plan with a January 1, 2023 effective date or later prior to these changes going into effect.

\*Members who have an AARP Medicare Supplement or AARP Medicare Select Plan with a plan effective date prior to June 1, 2010, are not impacted by the new area rating.

#### Reminders

• AARP Medicare Supplement Insurance Plans' monthly premium generally changes once a year unless discounts change or wear off.

## **Member Billing Information**

Updated billing materials will be sent to members soon and will include:

- A letter notifying the member of their new monthly premium payment (including any applicable discounts). View the two versions of the letter:
  - Coupon payer letter
  - o **Electronic File Transfer (EFT) payer letter**

## **2023 Enrollment Materials**

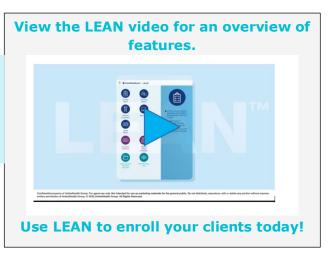
The new Enrollment Kit includes the new 2023 rates through December 1, 2023 plan effective dates and any changes that are being implemented in Oregon.

Be sure to let consumers know that Medicare copayments and deductibles will change as of January 1, 2023. AARP Medicare Supplement Insurance Plans cover changes in Medicare copayments and deductibles, as applicable.

Enrollment Kits may change throughout the year. Please make sure you have the most recent version by going to the Sales Materials Portal accessible via <u>Jarvis</u>.



Don't forget! LEAN™ offers fast and convenient online enrollment and four easy signature options: Electronic, Remote, Voice and Express Security Question.



## **Helpful Resources**

On **Learning Lab** within Jarvis, you can find AARP Medicare Supplement Plan guides, job aids, and trainings that are offered monthly and cover a variety of topics. Spots for each training session are limited, so be sure to sign up early.

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