



Michigan Medigap Subsidy Scheduled to End in Early 2023

In 2016 the Michigan Health Endowment Fund (MHEF) began offering a subsidy for Medigap plans as part of changes to Michigan's rules regarding Medigap. The Michigan Medigap Subsidy has limited funding and is scheduled to end in early 2023. There are approximately 21,000 people enrolled in the Michigan Medigap Subsidy.

WHAT DOES THIS MEAN?

When the Michigan Medigap Subsidy ends, enrollees' Medigap premiums will increase by the amount of their subsidy.

HOW WILL PEOPLE BE NOTIFIED?

Recipients of the Michigan Medigap Subsidy will be notified by their Medigap insurance carrier.

WHEN THE SUBSIDY ENDS, CAN PEOPLE SWITCH PLANS?

The ending of the Michigan Medigap Subsidy will likely occur outside of any typical Medicare enrollment periods. It will not qualify a person for a Special Enrollment Period for Medicare Advantage Plans, nor will it qualify a person for a Guaranteed Issue Period for Medigap plans.

When the subsidy ends, a person can switch Medigap plans, but they will be subject to medical underwriting.

Most recipients of the Michigan Medigap Subsidy will likely not be able to change plans until next Open Enrollment Period (October 15, 2023- December 7, 2023), unless they switch plans during this current Open Enrollment Period.

WHAT CAN WE DO NOW?

MMA recommends using the current Medicare Open Enrollment Period to review plan options. The Medicare Open Enrollment Period lasts from October 15 through December 7. Any changes made during this time will become effective January 1st.

Subsidy Amounts

64-74 years old	\$25/month
75 years or older	\$45/month
Under 65 w/ a disability	\$75/month

- Assess the affordability of the Medigap plan without the subsidy
- Review Medicare health and drug plan options to see if another plan meets your needs and budget

MMA CAN HELP

MMA is an unbiased, free public resource that can help you navigate your plan options. Call us to make an appointment with a counselor.

800-803-7174

www.mmmapinc.org