

Medigaps:

- A Medigap plan is an insurance policy that you can buy to help pay Original Medicare coinsurances and copays. Coinsurances and copays are what you pay out of your own pocket.

Buying a Medigap policy:

- Know when you can buy a Medigap policy.
 - ❑ Check with your state insurance department to find out when you can buy a Medigap in your state.
- In **all** states, you can buy a Medigap during these times:
 - ❑ During the six months after you are both 65 or older and have Medicare Part B.
 - ❑ Within 63 days of losing or ending certain kinds of health coverage if you are 65 or older. This includes current employer insurance.
- If you don't have the right to buy a Medigap (as described above):
 - ❑ A company can decide not to sell you a Medigap.
 - ❑ A company can still sell you a Medigap, but they can charge you more or limit your options.
- Some states have much broader enrollment rights.

Medigap costs:

- There are 10 standardized Medigap plans (A B C D F G K L M N). All Medigap plans of the same letter have the exact same benefits, no matter which company you buy the plan from. For example, all plan G's have the same benefits.
- Even though plans of the same letter have the same benefits, their prices vary from company to company.

Next Steps:

- Learn about the benefits of each plan letter and pick the plan that fits your needs.
- Look into companies in your area that sell Medigaps and compare prices. You can contact your state insurance department for this information.
- **Use the list of questions on the other side of this sheet as a guide to finding a Medigap.**

See other side →

Questions to ask before buying a Medigap policy:

If you are under age 65, ask if the plan is sold to people who are under 65: Yes No

Medigaps

Circle the plan letter:

A	B	C	D	F	G	K	L	M	N
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Medigap Premiums Premiums are the amount you pay your plan for coverage. You must pay your medigap premium every month.

How much does the plan cost per month? \$ _____

- Is the premium based on health status? Yes No
 - Is the premium based on whether I smoke? Yes No
 - Is the premium based on if I am married? Yes No
 - Is the premium based on anything else? Yes No
- If **yes**, what is the premium based on? _____

How is the cost of the premium determined?

- Does everyone pay the same premium regardless of age ? Yes No
- Is the premium based on my age when I bought the plan? Yes No
- Will the premium go up as I age ? Yes No

Medigap Rights

In most states, you only have the right to enroll at certain times (see other side of this sheet). You might want to ask:

- Can I enroll outside of the time when I have the right to enroll? Yes No
- If **yes**, will the plan cost me more? Yes No

Pre-existing Conditions

- If I have a pre-existing condition, will I have to wait for my coverage to begin? Yes No

Coordination with Original Medicare

- Does the plan have a crossover arrangement with Medicare? A crossover arrangement is when your health care claims are automatically sent to your Medigap plan after Original Medicare pays. Yes No

If **no**, how do I make sure the plan pays for my services? _____

Coverage

- When will my coverage begin? Date: ___ ___ / ___ ___ / ___ ___