

Blue words in the text are defined on pages 115–118.

Medigap (Medicare Supplement Insurance) Policies

Original Medicare pays for many, but not all, health care services and supplies. A Medigap policy, sold by private insurance companies, can help pay some of the health care costs (“gaps”) that Original Medicare doesn’t cover, like **copayments**, **coinsurance**, and **deductibles**. Some Medigap policies also offer coverage for services that Original Medicare doesn’t cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, both plans will pay their share of **Medicare-approved amounts** for covered health care costs. Medicare doesn’t pay any of the costs for a Medigap policy.

Every Medigap policy must follow Federal and state laws designed to protect you, and it must be clearly identified as “Medicare Supplement Insurance.” Medigap insurance companies can sell you only a “standardized” Medigap policy identified in most states by letters, Plans A through N. All plans offer the same basic benefits but some offer additional benefits, so you can choose which one meets your needs.

Note: In Massachusetts, Minnesota, and Wisconsin, Medigap policies are standardized in a different way.

NEW: Starting June 1, 2010, the types of Medigap Plans that you can buy will change:

1. There will be two new Medigap Plans offered—Plans M and N.
2. Plans E, H, I, and J will no longer be available to buy. If you already have or you buy Plan E, H, I, or J before June 1, 2010, you can keep that plan. Contact your plan for more information.

Insurance companies may charge different **premiums for exactly the same Medigap coverage.** As you shop for a Medigap policy, be sure you are comparing the same Medigap policy (for example, compare Plan A from one company with Plan A from another company).

In some states, you may be able to buy another type of Medigap policy called Medicare SELECT (a Medigap policy that requires you to use specific hospitals and, in some cases, specific doctors to get full coverage).

If You Want to Buy a Medigap Policy

- Generally, you must have Part A and Part B to buy a Medigap policy.
- You pay a monthly **premium** for your Medigap policy to the private insurer, and you pay your monthly Part B premium. See page 119.
- A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you must each buy separate policies.
- It's important to compare Medigap policies since the costs can vary and may go up as you get older. Some states limit Medigap costs.
- The best time to buy a Medigap policy is during the 6-month period that begins on the first day of the month in which you are both age 65 or older and enrolled in Part B. (Some states have additional open enrollment periods.) After this initial enrollment period, your option to buy a Medigap policy may be limited.
- If you are under age 65, you may have additional rights to buy a Medigap policy, depending on the laws in your state.
- If you have a Medigap policy and join a Medicare Advantage Plan (like an HMO or PPO), you may want to consider dropping your Medigap policy. You can continue to pay your Medigap premium, but your policy **can't** be used to pay your Medicare Advantage Plan **copayments** and **deductibles**.
- If you want to drop your Medigap policy, you must contact your insurance company to cancel the policy.
- If you already have a Medicare Advantage Plan, it's illegal for anyone to sell you a Medigap policy unless you are switching back to Original Medicare.
- If you join a **Medicare health plan** for the first time, and you aren't happy with the plan, you will have special rights to buy a Medigap policy if you return to Original Medicare within 12 months of joining.
 - If you had a Medigap policy before you joined, you may be able to get the same plan back if the company still sells it.
 - The Medigap policy can no longer have prescription drug coverage even if you had it before, but you may be able to join a Medicare Prescription Drug Plan.
 - If you joined a Medicare health plan when you were first eligible for Medicare, you can choose from any policy.
- If you buy a Medicare SELECT policy you also have rights to change your mind within 12 months and switch to a standard Medigap policy.
- You can't have drug coverage in both your Medigap policy and a Medicare drug plan. See page 71.

For more information about Medigap policies

- Visit www.medicare.gov/Publications/Pubs/pdf/02110.pdf to view the booklet, “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.”
- Call your State Insurance Department to get more information. Call 1-800-MEDICARE (1-800-633-4227) to get the telephone number. **TTY** users should call 1-877-486-2048.

To find and compare Medigap policies

- Visit www.medicare.gov, and select, “Compare Medicare Health Plans and Medigap Policies in Your Area.”
- Call 1-800-MEDICARE.
- Call your State Health Insurance Assistance Program (SHIP). See pages 110–113 for the telephone number.

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