

Medicare Supplement Insurance “Medigaps”

What is Medigap insurance?

- ▶ Medigap plans are private insurance policies that supplement Medicare coverage by paying some or all of Medicare’s copays and deductibles and some expenses not covered by Medicare.
- ▶ There are 10 different Medigap insurance plans, labeled A to N. Each plan is standardized and covers a specific set of Medicare costs.

Does Medigap insurance cover all costs not covered by Medicare?

- ▶ No, Medigap policies are designed to cover some or all Medicare Part A and B copayments and deductibles.
- ▶ Medicare does not cover dental care, hearing aids, and routine vision services, but some insurance companies offer “innovative” Medigap plans that charge a separate monthly premium for these extra benefits.
- ▶ Some Medigaps also pay for emergency medical care outside the United States.



**For more information, call
Center for Health Care Rights at 1-800-434-0222
or visit www.healthcarerights.org**

2024 Medigap Plans Chart

This chart shows the benefits covered by Medigap Plans A through N. Certain Medigap plans are available to all persons who have Medicare. Medigap plans that cover the Part B annual deductible (Plans C and F) are only available if you became eligible for Medicare before January 1, 2020.

Benefits	Plans Available to All Medicare Beneficiaries								Plans available only to persons eligible for Medicare before Jan. 1, 2020	
	✓ means 100% of the benefit is paid								C	F*
Plan Name...	A	B	D	G*	K**	L**	M	N***	C	F*
Medicare Part A coinsurance and up to add'l 365 hospital days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B copayments	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Blood (first 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A hospice coinsurance	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility copayment for days 21-100			✓	✓	50%	75%		✓	✓	✓
Medicare Part A hospital deductible		✓	✓	✓	50%	75%		✓	✓	✓
Medicare Part B annual deductible									✓	✓
Medicare Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out of pocket limits					\$7,060	\$3,530				

* Plans F and G also offer high deductible plans. The high deductible F and G plans have an annual \$2,800 deductible that must be met before benefits are paid. Your payment of the Part B deductible can be counted toward the plan deductible.

** Plans K and L pay 100% of covered benefits for the calendar year after you meet the annual out of pocket limit.

*** Plan N pays 100% of Part B coinsurance except for \$20 copayments for some office visits and up to \$50 for emergency room visits that do not result in an inpatient admission.

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020; 2016 Draft prepared by NIAC.org.

Who can buy Medigap insurance?

You must have Medicare Parts A and B to buy a Medigap.

When is the best time to buy Medigap insurance?

Medigap Open Enrollment Period – If you are age 65 or older

- ▶ When you first get Medicare Parts A and B, you have six months to buy a Medigap. This is your Medigap open enrollment period.
- ▶ During this period, you have the right to buy any Medigap policy available in your state. You cannot be turned down because you have pre-existing medical conditions.

Medigap Open Enrollment Period – If you are younger than age 65

- ▶ California law requires insurance companies to offer Medigap policies to people who are younger than age 65 and have Medicare due to a disability.
 - ▶ For people in this situation, the six-month open enrollment period starts the first month they have Medicare Parts A and B.
 - ▶ During the open enrollment period, they have the right to purchase any Medigap plans available to persons under age 65.
- ▶ If you have Medicare due to disability, you have a second open enrollment period when you turn age 65.
- ▶ If you have ESRD Medicare (end-stage renal disease) you do not have a Medigap open enrollment period until you are age 65.

How much does Medigap insurance cost?

The cost of a Medigap policy depends on several factors:

- ▶ The benefits covered by the plan
- ▶ Your age
- ▶ Where you live (zip code)
- ▶ Type of pricing used:
 - ▶ **Attained-age-rated**: premium is based on current age and goes up as you get older
 - ▶ **Issue-age-rated**: premium is based on age when you buy the policy
 - ▶ **Community-rated**: premium is not based on age



Get Medigap premium rate information at:

- ▶ California Dept. of Insurance: www.insurance.ca.gov
- ▶ Medicare www.medicare.gov

Once I buy Medigap insurance, can I change to another Medigap?

Yes. In California, the Medigap “Birthday Rule” gives you the right to change your Medigap plan. You have 60 days from the date of your birthday to change your Medigap.

- ▶ You have a guaranteed right to switch to a Medigap plan with benefits that are equal to or less than your current coverage.
- ▶ For example, if you have a Medigap Plan B, you can switch to another Plan B or to a Plan A, but you do not have a guaranteed issue right to change to a plan that provides more benefits, such as Plan G.



What is the difference between **Medigap insurance** and a **Medicare Advantage plan**?

- ▶ **Medigap insurance** pays some or all of your Medicare Part A and Part B copayments and deductibles depending on your letter plan (A-N). You continue to have Original Medicare and can see any health care provider that accepts Medicare.
- ▶ **Medicare Advantage plans** contract with Medicare. When you join a Medicare Advantage plan, you assign your Medicare to a specific health plan. Medicare pays the Medicare Advantage plan each month to cover you and provide medical care. Most Medicare Advantage plans are HMOs that require you to use medical providers in their network.

If I have a Medicare Advantage plan, should I also buy **Medigap insurance**?

If you have a Medicare Advantage plan, you cannot buy Medigap insurance.

If you leave the Medicare Advantage plan to return to Original Medicare, you **may or may not** have a guaranteed issue right to buy a Medigap. For more details, see “Federal Rights to Buy Medigap Insurance” on page 6.

If I have Medicare and Medi-Cal, do I need **Medigap insurance**?

No. If you have Medicare and full Medi-Cal coverage, you do not need a Medigap.



Medi-Cal covers your Medicare Part A and B copayments and deductibles.

Medi-Cal also provides benefits not covered by Medicare such as eyeglasses, dental care and long term care services at home and in a nursing home.

Federal Rights to Buy Medigap Insurance



The Medigap open enrollment period provides a guaranteed right to buy Medigap insurance. Federal law provides additional Medigap rights to all Medicare beneficiaries regardless of age when certain events happen as listed below. Medigap Plans C and F are not available to persons who became eligible for Medicare after January 1, 2020.

Qualifying Event	Your right to buy Medigap insurance
You have original Medicare and your employer-based health plan (including retiree health plan or COBRA plan) or union plan is ending.	Medigap plans A, B, C, D, F, G, K, or L sold in your state. Apply for a Medigap policy no later than 63 calendar days after the date the coverage ends.
You joined a Medicare Advantage (MA) plan when you first became eligible for Medicare at age 65. During the first 12 months you are in the plan, you leave the plan to return to Original Medicare.	Any Medigap plan sold in your state. Apply for a Medigap policy no later than 63 calendar days after your MA plan coverage ends.
You dropped your Medigap policy to join a Medicare Advantage plan for the first time. You have been in the MA plan less than 12 months and you leave the plan to return to Original Medicare.	The Medigap policy you had before you joined the Medicare Advantage plan if the same insurance company you had before sells it. If your former Medigap policy is not available, you can buy Medigap plans A, B, C, D, F, G, K, or L sold in your state. Apply for a Medigap policy no later than 63 calendar days after your MA plan coverage ends.
You are in a Medicare Advantage plan and you move out of the plan service area or the plan will no longer provide services in your area.	Medigap plans A, B, C, D, F, G, K, or L sold in your state. Apply for a Medigap policy no later than 63 calendar days after your MA plan coverage ends.
You leave a Medicare Advantage plan or drop a Medigap policy because the company has not followed the rules or has misled you.	Medigap plans A, B, C, D, F, G, K, or L sold in your state. Apply for a Medigap policy no later than 63 calendar days after the coverage ends.
Your Medigap insurance company goes bankrupt and you lose coverage or the Medigap policy coverage ends through no fault of your own.	Medigap plans A, B, C, D, F, G, K, or L sold in your state. Apply for a Medigap policy no later than 63 calendar days after the coverage ends.

California Rights to Buy Medigap Insurance



California state law provides additional guaranteed rights to buy Medigap insurance to all Medicare eligible persons, regardless of age. These rights are triggered when certain events happen as outlined below. Medigap Plans C and F are not available to persons who became eligible for Medicare after January 1, 2020.

Qualifying Event	Your right to buy Medigap insurance
<p>Your employer-based health insurance, employer-sponsored retiree health plan, or COBRA coverage ends. This includes health coverage that ends due to divorce or death.</p> <p>Note: You cannot use this right if you stop paying COBRA premiums before you use all your benefits.</p>	<p>You have a 6-month open enrollment period that starts when the employer based coverage ends.</p> <p><u>Age 65 or older</u>: Choose any Medigap available in your area.</p> <p><u>Under the age of 65</u>: Choose Medigap Plan A, B, D or G. Plans K, L, M or N may be available at the discretion of the insurance company.</p>
<p>You move out of your Medigap service area. For example, you purchase a Medigap policy while living in California and you move to Florida. If the policy does not provide coverage in your new state, you can buy a new policy.</p>	<p>You have a 6-month open enrollment period that starts when the Medigap coverage ends.</p> <p><u>Age 65 or older</u>: Choose any Medigap available in your area.</p> <p><u>Under the age of 65</u>: Choose Medigap Plan A, B, D or G. Plans K, L, M or N may be available at the discretion of the insurance company.</p>
<p>You lose full Medi-Cal coverage because your income or assets go up. This applies if you lose Medi-Cal or go from full Medi-Cal to Medi-Cal with a Share of Cost.</p>	<p>You have a 6-month open enrollment period that starts when your full Medi-Cal coverage ends.</p> <p><u>Age 65 or older</u>: Choose any Medigap available in your area.</p> <p><u>Under the age of 65</u>: Choose Medigap Plan A, B, D or G. Plans K, L, M or N may be available at the discretion of the insurance company.</p>
<p>Your employee welfare benefit plan that provides health benefits to supplement your Medicare:</p> <p>Terminates the supplemental benefits; or</p> <p>Reduces the supplemental health benefits and no longer covers all of the Medicare Part B 20% copayment.</p>	<p>When the employer-based coverage ends or stops paying the Medicare Part B 20% copayment, you have 63 days to purchase any Medigap policy in your area.</p> <p>This right is available to Medicare-eligible persons age 65 and older and persons under the age of 65.</p>
<p>Your Medicare Advantage plan:</p> <p>No longer provides services where you live; or</p> <p>You are no longer eligible for the plan because you have moved outside the plan service area.</p>	<p>When the Medicare Advantage plan coverage ends, you have 123 days to purchase any Medigap policy in your area.</p> <p>This right is available to Medicare-eligible persons age 65 and older and persons under the age of 65.</p>

Need information or help with Medicare?



Call us at **1-800-434-0222**



Visit our website at
www.healthcarerights.org



The Center for Health Care Rights (CHCR) is a California non-profit organization that provides free information and help with Medicare. CHCR is the Health Insurance Counseling and Advocacy Program (HICAP) for Los Angeles County. HICAP can be reached statewide at 800-434-0222.



Navigating Medicare

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