

Disability Rights Legal Center

CLRC

Cancer Legal Resource Center

The CLRC is a joint program of the Disability Rights Legal Center & Loyola Law School Los Angeles

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Medicare Supplement Plans (Medigap)

Medicare is the federal government health insurance plan that provides hospital, medical, and surgical benefits for people age 65 and older and people with certain disabilities. Medicare alone may not be sufficient to cover all of your health care costs, so you may be able to buy additional health care coverage through a private Medicare Supplement or a Medigap plan.

Medigap

A Medigap plan (also called “Medicare Supplement Insurance”) is private health insurance and can pay for part or all of Medicare's co-payments and deductibles. These plans may also cover health care costs that are not normally covered by Medicare; such as health care costs while traveling outside the U.S. or seeing a provider who does not accept Medicare. Medigap policies are sold by private insurance companies to supplement Medicare.

Premiums

Because Medigap is a supplement to Medicare, you will be responsible for a monthly premium if you decide to purchase a plan. A Medigap plan is guaranteed to be renewed each year, as long as you pay the monthly premiums. It can only be cancelled if you fail to pay your premiums. Premiums may vary among insurance companies, so it is a good idea to shop around for the best rates.

Plans and Packages

Insurance companies are permitted to offer standardized Medigap benefit packages, commonly referred to as plans A through N.¹ These plans must be standardized, meaning the benefits are the same for every health insurance company that provides them.

Medigap Plans A – J must offer the following basic benefits:

- Co-payments for hospital days 61-90 (\$256/day in 2008) and co-payments for the 60 lifetime reserve days (\$512/day in 2008).
- 100% of the cost of hospital care beyond 150 days covered by Medicare, up to a maximum of 365 lifetime days.
- 20% co-payments for Medicare approved charges after the \$135 annual Part B Medicare deductible has been met.
- The first 3 pints of blood in each calendar year.

Medigap plans will allow you to see any doctor or use any hospital that accepts Medicare.

Enrollment

You can purchase a Medigap plan at any time, but insurance companies may deny you coverage based on any pre-existing medical conditions that you may have. Insurance companies may also impose a pre-existing exclusion period for up to six (6) months, and it applies only to those conditions treated during the six (6) months prior to purchasing the plan. However, you can use creditable coverage from the last six months to cover the pre-existing exclusion period. Creditable coverage is any previous period of health insurance coverage that was not interrupted by a break in coverage of more than 63 days.

¹ New laws have brought many changes to Medigap policies. The changes are for plans with effective dates on or after June 1, 2010 and will provide choices in health care coverage to fill gaps in services that Original Medicare doesn't cover.

Health insurance companies are required to sell Medigap policies during Open Enrollment, which is a period of six (6) months, starting with the date your Medicare Part B goes into effect. Health insurance companies are also required to sell Medigap policies during any Guaranteed Issue period.

Guaranteed Issue Periods

Guaranteed issue periods include:

- When you join a Medicare Advantage plan when you are first enrolled in Medicare, but within the first year of joining the plan, you want to leave.
- When your employer group health plan coverage ends.
- When your employer group health plan, Medicare Advantage plan, Managed Care Organization, Medigap or Medicare Select health coverage ends because you move out of the plan's service area.
- When you terminate a Medigap policy to enroll in a Medicare Advantage plan or Medicare Select policy for the first time.
- When your Medicare Advantage plan or Managed Care Organization coverage ends because the plan is leaving the Medicare program or stops giving care in your area.
- When your Medigap coverage ends through no fault of your own.
- When you leave a plan because they have committed fraud.
- When your Medicare Select insurer: 1) had its certification terminated 2) stopped offering the plan in your area, 3) substantially violated a material provision of the organization's contract in relation to the individual, or 4) misrepresented the plan's provisions.

Medicare SELECT

Medicare SELECT plans may be offered by health insurance companies in addition to standard Medigap plans. Medicare SELECT plans are a combination of a standard Medigap plan and a Preferred Provider Organization (PPO) plan. These plans will cover the benefits provided in Medigap plans A through J, so long as you see an in-network provider. Some Medicare SELECT policies may require you to pay a small co-payment when you visit a physician.

Medigap Policies for People with Disabilities

If you have Medicare before the age 65, because of a disability, you may be able to purchase a Medigap plan. Federal law does not require the sale of Medigap policies to those under 65; however, some states have laws requiring Medigap insurance companies to offer Medigap policies to those who qualify for Medicare because they have a disability.

States that require the sale of Medigap policies to persons with disabilities include: California, Colorado, Connecticut, Hawaii, Illinois, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, Oregon, Pennsylvania, South Dakota, Texas, Vermont, and Wisconsin.

Medicare and Medigap Resources

Centers for Medicare and Medicaid (CMS)
U.S. Department of Health & Human Services
(877) 267-2323 www.cms.hhs.gov

Medicare Rights Center
(212) 869-3850 or (800) 333-4114
www.medicarerights.org/Index.html

For additional information on Medicare and Medigap plans, download this CMS brochure:
www.medicare.gov/Publications/Pubs/pdf/02110.pdf

The **State Health Insurance Assistance Program (SHIP)** is a volunteer-supported program that provides unbiased information to help Medicare beneficiaries make the best choices for their individual health care needs. SHIP services are free, and counselors do not sell, recommend, or endorse any insurance product, agent, insurance company, or health maintenance organization (HMO).

SHIP offers information and counseling on: Medicare benefits, rights, and appeals; Medicare and Medicaid coverage; Medigap plans; Medicare Advantage plans; retiree or employer group health coverage; and long-term care insurance.

Alabama State Health Insurance Advisory Program
(800) 243-5463 www.alabamaageline.gov

Alaska Insurance Counseling & Assistance Program
Division of Senior Services
(907) 269-3680
www.hss.state.ak.us/dsds/shipMedicare.htm

Arizona Medigap Information and Referral
(800) 432-4040 or (602) 542-6595
www.de.state.az.us/aaa/programs/ship/default.asp

Arkansas Senior Health Insurance Information Program
(800) 224-6330
www.insurance.arkansas.gov/seniors/homepage.htm

California Health Insurance Counseling and Advocacy Program
(800) 434-0222
www.cahealthadvocates.org/HICAP/index.html

Colorado Senior Health Insurance Assistance Program
(888) 696-7213 or (800) 544-9181
www.dora.state.co.us/Insurance/senior/senior.htm

Connecticut Center for Medicare Advocacy
(860) 456-7790
www.ct.gov/agingservices/site/default.asp

Delaware Elder Information
(800) 336-9500 or (302) 674-7368
www.delawareinsurance.gov/departments/elder

District of Columbia Health Insurance Counseling Project
(202) 676-3900 or (202) 739-0668
www.dcoa.dc.gov/dcoa/cwp/view.asp?A=3&Q=523610

Florida Serving Health Insurance Needs of Elders
(800) 963-5337 or (850) 414-2060
www.floridashine.org

Georgia Health Insurance Counseling for the Aging
(800) 669-8387 or (404) 657-5334
www.aging.dhr.georgia.gov/portal/site/DHR-DAS

Hawaii SAGE Plus Program
(808) 586-7299 www.hawaii.gov/health/eoa

Idaho Senior Health Insurance Benefits Advisors
(800) 247-4422
www.doi.state.id.us/shiba/shibahealth.aspx

Illinois Senior Health Insurance Program
(800) 548-9034 or (217) 785-9021
www.idfpr.com/DOI/Ship/ship_help.asp

Indiana Senior Health Insurance Program
(800) 452-4800 or (317) 233-3475
www.in.gov/idoi/2399.htm

Iowa Senior Health Insurance Program
(800) 351-4664 or (515) 281-5705
www.shiip.state.ia.us

Senior Health Insurance Counseling for Kansas
(800) 860-5260 or (316) 722-7721
www.agingkansas.org/shick

Kentucky State Health Insurance Assistance Program
(877) 293-7447 www.chfs.ky.gov/dail/ship.htm

Louisiana Senior Health Insurance Information Program
(800) 259-5301 or (225) 342-5301
www.lidi.louisiana.gov/Health/SHIIP/index.htm

Maine Senior Health Insurance Program
(800) 750-5353 or (800) 427-1241
www.maine.gov/dhhs/beas/hiap

Maryland Senior Health Insurance Assistance Program
(800) 243-3425 or (410) 767-1100
www.mdoa.state.md.us/ship.html

Massachusetts Serving Health Information Needs of Elders
(800) 243-4636 www.mass.gov

Massachusetts Medicare Advocacy Project
(617) 371-1234 or (800) 323-3205 www.gbls.org

Michigan Medicare Medicaid Assistance
(800) 803-7174 www.mymmap.org

Minnesota Board on Aging
(651) 431-2500 or (800) 882-6262 www.mnaging.org

Mississippi Insurance Counseling & Assistance Program
(601) 359-4929 or (800) 948-3090
www.mdhs.state.ms.us/aas_info.html

Community Leaders Assisting Insured of Missouri
(800) 390-3330 or (573) 817-8320
www.missouricclaim.org

Montana Partnership for Health Insurance Information Counseling and Assistance
(800) 332-2272 or (800) 551-3191
www.dphhs.mt.gov/sltc/services/aging/ship.shtml

Nebraska Health Insurance Information Counseling and Assistance Program
(800) 234-7119, (800) 633-4227, or (402) 471-2201
www.doi.ne.gov/shiip

Nevada Medicare Information Counseling & Assistance
(800) 307-4444 or (702) 486-3478
www.nvaging.net/ship/ship_main.htm

New Hampshire Health Insurance Counseling Education and Assistance Service
(800) 852-3388 or (603) 225-9000
www.nh.gov/servicelink

New Jersey State Health Insurance Assistance Program
(800) 792-8820 or (609) 943-3433
www.state.nj.us/health/senior/ship.shtml

New Mexico Health Insurance Benefits Counseling Assistance
(800) 432-2080 or (505) 476-4799
www.nmaging.state.nm.us/benes.html

New York Health Insurance Information Counseling & Assistance Program
(800) 333-4114
www.hiicap.state.ny.us

North Carolina Seniors Health Insurance Information Program
(800) 443-9354 or (919) 807-6900
www.ncship.com

North Dakota Senior Health Insurance Counseling
(888) 575-6611 or (701) 328-2440
www.nd.gov/ndins/consumer/details.asp?ID=58

Ohio Senior Health Insurance Information Program
(614) 644-2658 or (800) 626-1578
www.ohioinsurance.gov

Oklahoma HICAP
(800) 763-2828 or (405) 521-6628
[www.ok.gov/oid/Consumers/Senior_Issues/Senior_Health_Insurance_Counseling_Program_\(SHIP\)/index.html](http://www.ok.gov/oid/Consumers/Senior_Issues/Senior_Health_Insurance_Counseling_Program_(SHIP)/index.html)

Oregon Senior Health Insurance Benefits Advisors
(503) 378-2014 or (800) 722-4134
www.oregon.gov/DCBS/SHIBA/index.shtml

Pennsylvania APPRISE
(800) 783-7067
www.psers.state.pa.us/links/apprise.htm

Rhode Island Senior Health Insurance Program
(401) 462-3000
www.dea.ri.gov/insurance

South Carolina Division on Aging
(800) 868-9095
www.aging.sc.gov

South Dakota Senior Health Information
(800) 536-8197
www.shiine.net

Tennessee Commission on Aging and Disability
(877) 801-0044
www.state.tn.us/comaging

Texas Health Insurance Counseling & Advocacy Program
(800) 252-9240
www.tdi.state.tx.us/consumer/hicap

Utah Health Insurance Information Program
(877) 424-4640 or (801) 538-3910
www.hsdaas.utah.gov/hiip_contact_list.htm

Vermont State Health Insurance Assistance Program
(800) 642-5119
www.medicarehelpvt.net

Virginia Department for the Aging
(800) 552-3402 or (804) 662-9333
www.vda.virginia.gov

Washington Statewide Health Insurance Benefits Advisors
(800) 562-6900
www.insurance.wa.gov/shiba/index.shtml

West Virginia Senior Health Insurance Network
(304) 558-3317 or (877) 987-4463
www.wvseniorservices.gov/StayingHealthy/SHIPMedicare/tabid/72/Default.aspx

Wisconsin Elderly Benefit Specialist Program
(800) 242-1060
www.dhs.wisconsin.gov/Aging/Genage/BENSPECS.HTM

Wyoming State Health Insurance Information Program
(800) 856-4398
www.wyomingseniors.com/wshiip.htm

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