

Large Print Edition

2021 Guide to choosing a Medigap Policy

This official government guide has important information about:

- Medicare Supplement Insurance (Medigap)
- What Medigap policies cover
- Your rights to buy a Medigap policy
- How to buy a Medigap policy



Centers for Medicare & Medicaid Services

Developed jointly by the Centers for Medicare & Medicaid Services (CMS)
and the National Association of Insurance Commissioners (NAIC)

Who should read this guide?

If you're thinking about buying a Medicare Supplement Insurance (Medigap) policy or you already have one, this guide can help you understand how it works.

Important information about this guide

The information in this guide describes the Medicare Program at the time this guide was printed. Changes may occur after printing. Visit [Medicare.gov](https://www.medicare.gov), or call 1 800 633 - 4227 to get the most current information. TTY users can call 1 877 486 - 2048.

The “2021 Guide to Choosing a Medigap Policy” isn't a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

This product was produced at U.S. taxpayer expense.

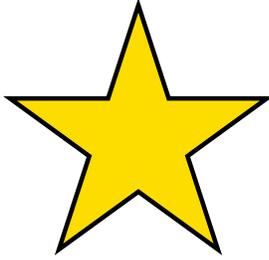


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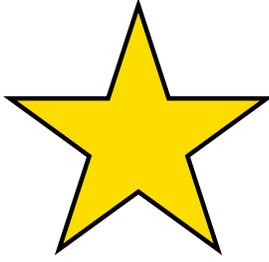
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Section 1: Medicare Basics

What's Medicare?

Medicare is health insurance for people 65 or older, certain people under 65 with disabilities, and people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

The different parts of Medicare

The different parts of Medicare help cover specific services.

Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Underlined words are defined on pages 93 – 97.

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Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many preventive services (like screenings, shots or vaccines, and yearly “Wellness” visits)

Part D (Drug coverage)

Helps cover cost of prescription drugs (including many recommended shots or vaccines).

Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare.

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Your Medicare coverage options

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate **Medicare drug plan**.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% **coinsurance**), you can also buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

Medicare Advantage (also known as Part C)

- An “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover—like vision, hearing, dental, and more.

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Medicare & the Health Insurance Marketplace^{®1}

If you have coverage through an individual Marketplace plan (not through an employer), you should enroll in Medicare during your Initial Enrollment Period to avoid the risk of a delay in Medicare coverage and the possibility of a Medicare late enrollment penalty. For most people, their Initial Enrollment Period is the 7-month period that starts 3 months before the month they turn 65, includes the month they turn 65, and ends 3 months after the month they turn 65.

You can keep your Marketplace plan without penalty until your Medicare coverage starts. Once you're considered eligible for premium-free Part A, you won't qualify for help paying your Marketplace plan premiums or other costs. If you continue to get help paying your Marketplace plan premium after you have Medicare, you may have to pay back some or all of the help you got when you file your taxes.

¹ "Health Insurance Marketplace[®]" is a registered trademark of the U.S. Department of Health & Human Services.

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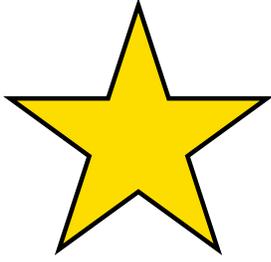
Visit **HealthCare.gov** to find your state's Marketplace, or learn how to end your Marketplace financial help or plan to avoid a gap in coverage. You can also call the Marketplace Call Center at 1 800 318 - 2596. TTY users can call 1 855 889 - 4325.

Note: Medicare isn't part of the Marketplace. The Marketplace doesn't offer Medicare Supplement Insurance (Medigap) policies, **Medicare Advantage Plans**, or Medicare drug coverage (Part D).

Find more information about Medicare

To learn more about Medicare:

- Visit **Medicare.gov**.
- Look at your "Medicare & You" handbook.
- Get free, personalized counseling from your **State Health Insurance Assistance Program (SHIP)**.
(See pages 89 – 92.)
- Call 1 800 633 - 4227. TTY users can call 1 877 486 - 2048.
- Find and compare health and drug plans at **Medicare.gov/plan-compare**.



Section 2: Medigap Basics

What's a Medigap policy?

A Medicare Supplement Insurance (Medigap) policy is an insurance policy that helps fill “gaps” in Original Medicare and is sold by private companies. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. Medigap policies can help pay for some of the costs that Original Medicare doesn't, like **copayments**, **coinsurance**, and **deductibles**.

Some Medigap policies also cover certain benefits Original Medicare doesn't cover, like emergency foreign travel expenses. Medigap policies don't cover your share of the costs under other types of health coverage, including **Medicare Advantage Plans**, stand-alone **Medicare drug plans**, employer/union group health coverage, **Medicaid**, or TRICARE.

Underlined words are defined on pages 93 – 97.

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If you have Original Medicare and a Medigap policy, Medicare will pay its share of the **Medicare-approved amounts** for covered health care costs. Then, your Medigap policy pays its share. Medicare doesn't pay any of the costs of buying a Medigap policy.

A Medigap policy is different from a **Medicare Advantage Plan** because those plans are another way to get your Part A and Part B benefits, while a Medigap policy only helps pay for the costs that Original Medicare doesn't cover. Insurance companies generally can't sell you a Medigap policy if you have coverage through a Medicare Advantage Plan or **Medicaid**.

All Medigap policies must follow federal and state laws designed to protect you, and policies must be clearly identified as "Medicare Supplement Insurance." Medigap policies are standardized, and in most states are named by letters, Plans A – N. Each standardized Medigap policy under the same plan letter must offer the same basic benefits, no matter which insurance company sells it.

Cost is usually the only difference between Medigap policies with the same plan letter sold by different insurance companies.

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What Medigap policies cover

The information on pages 15 – 16 gives you a quick look at the standardized Medigap plans available. For more information to help find a policy that works for you, visit [Medicare.gov/medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans). If you need help comparing and choosing a policy, call your **State Health Insurance Assistance Program (SHIP)**. See pages 89 – 92 for your state's phone number.

- Every insurance company selling Medigap policies must offer Plan A. If they want to offer policies in addition to Plan A, they must also offer either Plan C or Plan F to individuals who aren't new to Medicare and either Plan D or Plan G to individuals who are new to Medicare. Not all types of Medigap policies may be available in your state.
- Plans D and G with coverage starting on or after June 1, 2010, **have different benefits** than Plans D or G bought before June 1, 2010.
- **Plans E, H, I, and J are no longer sold**, but if you already have one, you can generally keep it.

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- Since January 1, 2020, Medigap plans sold to people new to Medicare aren't allowed to cover the Part B **deductible**. Because of this, **Plans C and F are no longer available to people who were “new to Medicare” on or after January 1, 2020.**
 - If you already have either of these 2 plans (or the high deductible version of Plan F) or you were covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy one of these plans.
 - For this situation, people “new to Medicare” are people who turned 65 on or after January 1, 2020, and people who got Medicare Part A (Hospital Insurance) on or after January 1, 2020.

In Massachusetts, Minnesota, and Wisconsin, Medigap policies are standardized in a different way. (See pages 78 – 85.) In some states, you may be able to buy another type of Medigap policy called **Medicare SELECT**. Medicare SELECT are standardized plans that may require you to see certain providers and may cost less than other Medigap plans. (See page 32.)

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Below is basic information about the different benefits that Medigap plans cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you must pay the rest. If a box is blank, the plan doesn't cover that benefit.

- **Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)** covers 100% in plans A, B, C, D, F*, G*, K, L, M, and N.
- **Medicare Part B coinsurance or copayment** covers 100% in plans A, B, C, D, F*, G*, M and N***. Covers 50% in plan K and 75% in plan L.
- **Blood (first 3 pints)** covers 100% in plans A, B, C, D, F*, G*, M, and N. Covers 50% in plan K and 75% in plan L.
- **Part A hospice care coinsurance or copayment** covers 100% in plans A, B, C, D, F*, G*, M, and N. Covers 50% in plan K and 75% in plan L.
- **Skilled nursing facility care coinsurance** covers 100% in plans C, D, F*, G*, M, and N. Covers 50% in plan K and 75% in plan L.
- **Part A deductible** covers 100% in plans B, C, D, F*, G*, and N. Covers 50% in plan K and M and 75% in plan L.
- **Part B deductible** covers 100% in plans C and F*.

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- **Part B excess charges** covers 100% in plans F* and G.
- **Foreign travel emergency (up to plan limits)** covers 80% in plans C, D, F*, G*, M, and N.
- **Out-of-pocket limit for plan K**** in 2021 is \$6,220.
- **Out-of-pocket limit for plan L**** in 2021 is \$3,110.

* Plans F and G also offer a high-deductible plan in some states (Plan F isn't available to people new to Medicare on or after January 1, 2020.) If you get the high-deductible option, you must pay for Medicare-covered costs (**coinsurance**, **copayments**, and **deductibles**) up to the deductible amount of \$2,370 in 2021 before your policy pays anything, and you must also pay a separate deductible (\$250 per year) for foreign travel emergency services.

** Plans K and L show how much they'll pay for approved services before you meet your out-of-pocket yearly limit and your Part B deductible (\$203 in 2021). After you meet these amounts, the plan will pay 100% of your costs for approved services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

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What Medigap policies don't cover

Generally, Medigap policies don't cover long-term care (like non-skilled care you get in a nursing home), vision or dental care, hearing aids, eyeglasses, or private-duty nursing.

Types of coverage that are NOT Medigap policies

- Medicare Advantage Plans (also known as Part C)
- Medicare drug plan (Part D)
- Medicaid
- Employer or union plans, including the Federal Employees Health Benefits Program (FEHBP)
- TRICARE
- Veterans' benefits
- Long-term care insurance policies
- Indian Health Service, Tribal, and Urban Indian Health plans
- Health plans sold in the Health Insurance Marketplace®

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What types of Medigap policies can insurance companies sell?

In most cases, Medigap insurance companies can sell you only a “standardized” Medigap policy. All Medigap policies must have specific benefits, so you can compare them easily. If you live in Massachusetts, Minnesota, or Wisconsin, see pages 78 – 85.

Insurance companies that sell Medigap policies don’t have to offer every Medigap plan. Each insurance company decides which Medigap plans it wants to sell, although federal and state laws might affect which ones they can offer.

In some cases, an insurance company must sell you a Medigap policy if you want one, even if you have health problems. Here are certain times that you’re guaranteed the right to buy a Medigap policy:

- When you’re in your **Medigap Open Enrollment Period**. (See pages 21 – 22.)
- If you have a **guaranteed issue right**. (See pages 35 – 43.)

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You may be able to buy a Medigap policy at other times, but the insurance company can deny you a Medigap policy based on your health. Also, in some cases, it may be illegal for the insurance company to sell you a Medigap policy (like if you already have Medicaid or a Medicare Advantage Plan).

What do I need to know if I want to buy a Medigap policy?

- You must have Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance).
- If you have a Medicare Advantage Plan but are planning to return to Original Medicare, you can apply for a Medigap policy before your coverage ends. The Medigap insurance company can sell it to you as long as you're leaving the Medicare Advantage Plan. Ask that the new Medigap policy start when your Medicare Advantage Plan enrollment ends, so you'll have continuous coverage.
- You pay the private insurance company a premium for your Medigap policy in addition to the monthly Part B premium you pay to Medicare.
- A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, **you each will have to buy separate Medigap policies.**

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- When you have your **Medigap Open Enrollment Period**, you can buy a Medigap policy from any insurance company that's licensed in your state.
- Any new Medigap policy issued since 1992 is **guaranteed renewable** even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you stay enrolled and pay the **premium**.
- Different insurance companies may charge different premiums for the same exact Medigap plan type. As you shop for a policy, be sure you're comparing policies under the same plan type (for example, compare Plan A from one company with Plan A from another company).
- Some states may have laws that give you additional protections.
- Although some Medigap policies sold in the past covered prescription drugs, Medigap policies sold after January 1, 2006 aren't allowed to include prescription drug coverage. If you want drug coverage, you can join a **Medicare drug plan** offered by private companies approved by Medicare. (See pages 5 – 7.) To learn about Medicare drug coverage, visit **Medicare.gov**, or call 1 800 633 - 4227. TTY users can call 1 877 486 - 2048.

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When's the best time to buy a Medigap policy?

The best time to buy a Medigap policy is during your **Medigap Open Enrollment Period**. This period lasts for 6 months and begins on the first day of the month you're both 65 or older and enrolled in Medicare Part B. Some states have additional Open Enrollment Periods, including those for people under 65. If you're under 65 and have Medicare because of a disability or End-Stage Renal Disease (ESRD), you might not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. (See page 73 for more information.)

During the Medigap Open Enrollment Period, an insurance company can't use **medical underwriting** to decide whether to accept your application. This means the insurance company can't do any of these because of your health problems:

- Refuse to sell you any Medigap policy it offers
- Charge you more for a Medigap policy than they charge someone with no health problems
- Make you wait for coverage to start (except as explained on the next page)

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While the insurance company can't make you wait for your coverage to start, it may be able to make you wait for coverage related to a **pre-existing condition**. A pre-existing condition is a health problem you have before the date a new insurance policy starts. In some cases, the Medigap insurance company can refuse to cover your out-of-pocket costs for these pre-existing health problems for up to 6 months. This is called a "pre-existing condition waiting period." After 6 months, the Medigap policy will cover the pre-existing condition.

Coverage for a pre-existing condition can **only** be excluded if the condition was treated or diagnosed within 6 months before your Medigap policy coverage starts. This is called the "look-back period." Remember, for Medicare-covered services, Original Medicare will still cover the condition, even if the Medigap policy won't, but you're responsible for the Medicare **coinsurance** or **copayment**.

Creditable coverage

It's possible to avoid or shorten your waiting period for a pre-existing condition if:

- You buy a Medigap policy during your 6-month **Medigap Open Enrollment Period**.
- You're replacing certain kinds of health coverage that count as "creditable coverage".

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Prior creditable coverage is generally any other health coverage you recently had before applying for a Medigap policy. If you've had at least 6 months of continuous prior creditable coverage, the Medigap insurance company can't make you wait before it covers your **pre-existing conditions**.

There are many types of health care coverage that may count as creditable coverage for Medigap policies, but they'll only count if you didn't have a break in coverage for more than 63 days.

Your Medigap insurance company can tell you if your previous coverage will count as creditable coverage for this purpose. You can also call your **State Health Insurance Assistance Program (SHIP)**.
(See pages 89 – 92.)

If you buy a Medigap policy when you have a **guaranteed issue right** (also called "Medigap protection"), the insurance company can't use a pre-existing condition waiting period. See pages 35 – 43 for more information about guaranteed issue rights.

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Why is it important to buy a Medigap policy when I'm first eligible?

During your **Medigap Open Enrollment Period**, you have the right to buy any Medigap policy offered in your state. In addition, you generally will get better prices and more choices among policies. If you apply for Medigap coverage **after** your Open Enrollment Period, there's no guarantee that an insurance company will sell you a Medigap policy if you don't meet the **medical underwriting** requirements, **unless** you're eligible for **guaranteed issue rights** (Medigap protections) because of one of the situations listed on pages 35 – 43.

It's also important to understand that your Medigap rights may depend on when you choose to enroll in Medicare Part B. If you're 65 or older, your Medigap Open Enrollment Period begins when you enroll in Part B, and it can't be changed or repeated. After your Medigap Open Enrollment Period ends, you may be denied a Medigap policy or charged more for a Medigap policy due to past or present health problems.

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In most cases, it makes sense to enroll in Part B and buy a Medigap policy when you're first eligible for Medicare, because you might otherwise have to pay a Part B late enrollment penalty and might miss your 6-month **Medigap Open Enrollment Period**. However, there are exceptions if you have employer coverage.

Employer coverage

If you have group health coverage through an employer or union, because either you or your spouse is currently working, you may choose to wait to enroll in Part B. Benefits based on current employment often provide coverage similar to Part B, so you wouldn't want to pay for Part B before you need it, and your Medigap Open Enrollment Period might expire before a Medigap policy would be useful. When the employer coverage ends, you'll get a chance to enroll in Part B without a late enrollment penalty, which means your Medigap Open Enrollment Period will start when you're ready to take advantage of it. If you or your spouse is still working and you have coverage through an employer, contact your employer or union benefits administrator to find out how your insurance works with Medicare. See page 44 for more information.

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How do insurance companies set prices for Medigap policies?

Each insurance company decides how it'll set the price, or **premium**, for its Medigap policies. The way they set the price affects how much you pay now and in the future. Each Medigap policy can be priced or "rated" in one of 3 ways:

1. Community-rated (also called "no-age-rated")
2. Issue-age-rated (also called "entry-age-rated")
3. Attained-age-rated

Each of these ways of pricing Medigap policies is described on the next 3 pages. The examples show how your age affects your premiums, and why it's important to look at how much the Medigap policy will cost you now and in the future. The amounts in the examples aren't actual costs. Other factors like where you live, **medical underwriting**, and discounts can also affect the amount of your premium.

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Community-rated (also called “no-age-rated”)

How it’s priced

Generally the same premium is charged to everyone who has the Medigap policy, regardless of age or gender.

What this pricing may mean for you

Your premium isn’t based on your age. Premiums may go up because of inflation and other factors but not because of your age.

Examples

Mr. Smith is 65. He buys a Medigap policy and pays a \$165 monthly premium.

Mrs. Perez is 72. She buys the same Medigap policy as Mr. Smith. She also pays a \$165 monthly premium.

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Issue-age-rated (also called “entry age-rated”)

How it’s priced

The premium is based on the age you are when you buy (are “issued”) the Medigap policy.

What this pricing may mean for you

Premiums are lower for people who buy at a younger age and won’t change as you get older. Premiums may go up because of inflation and other factors but not because of your age.

Examples

Mr. Han is 65. He buys a Medigap policy and pays a \$145 monthly premium.

Mrs. Wright is 72. She buys the same Medigap policy as Mr. Han. Since she is older when she buys it, her monthly premium is \$175.

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Attained-age-rated

How it's priced

The premium is based on your current age (the age you've "attained"), so your premium goes up as you get older.

What this pricing may mean for you

Premiums are low for younger buyers but go up as you get older. They may be the least expensive at first, but they can eventually become the most expensive. Premiums may also go up because of inflation and other factors.

Examples

Mrs. Anderson is 65. She buys a Medigap policy and pays a \$120 monthly premium. Her premium will go up each year:

- At 66, her premium goes up to \$126.
- At 67, her premium goes up to \$132.

Mr. Dodd is 72. He buys the same Medigap policy as Mrs. Anderson. He pays a \$165 monthly premium. His premium is higher than Mrs. Anderson's because it's based on his current age. Mr. Dodd's premium will go up each year:

- At 73, his premium goes up to \$171.
- At 74, his premium goes up to \$177.

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Comparing Medigap costs

As discussed on the previous pages, the cost of Medigap policies can vary widely. **There can be big differences in the premiums that different insurance companies charge for exactly the same coverage.** As you shop for a Medigap policy, be sure to compare Medigap plan types with the same letter, and consider the type of pricing each insurance company uses. (See pages 26 – 29.)

For example, compare Plan G from one company with Plan G from another company. Although this guide **can't** give actual costs of Medigap policies, you can get this information by calling insurance companies or your **State Health Insurance Assistance Program (SHIP)**. (See pages 89 – 92.)

You can also find out which insurance companies sell Medigap policies in your area by visiting **Medicare.gov/medigap-supplemental-insurance-plans**.

The cost of your Medigap policy may also depend on whether the insurance company:

- Offers discounts (like discounts for women, non-smokers, or people who are married; discounts for paying yearly; discounts for paying your premiums using electronic funds transfer; or discounts for multiple policies).

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- Uses medical underwriting, or applies a different premium when you don't have a guaranteed issue right or aren't in a Medigap Open Enrollment Period.
- Sells Medicare SELECT policies that may require you to use certain providers. If you buy this type of Medigap policy, your premium may be less. (See page 32.)
- Offers a “high-deductible option” for Plans F or G. If you buy Plans F or G with a high-deductible option, you must pay the first \$2,370 of deductibles, copayments, and coinsurance (in 2021) for covered services not paid by Medicare before the Medigap policy pays anything. You must also pay a separate deductible (\$250 per year) for foreign travel emergency services.

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What's Medicare SELECT?

Medicare SELECT is a type of Medigap policy sold in some states that requires you to use hospitals and, in some cases, doctors within its network to be eligible for full insurance benefits (except in an emergency). Medicare SELECT can be offered as any of the standardized Medigap plans. (See pages 15 – 16.) These policies generally cost less than other Medigap policies. However, if you don't use a Medicare SELECT hospital or doctor for non-emergency services, you'll have to pay some or all of what Medicare doesn't pay. Medicare will pay its share of approved charges no matter which hospital or doctor you choose.

How does Medigap help pay my Medicare Part B costs?

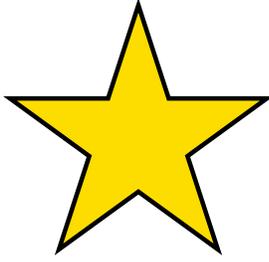
In most Medigap policies, you agree to have the Medigap insurance company get your Part B claim information directly from Medicare. Then, they pay the doctor directly whatever amount is owed under your policy. Some Medigap insurance companies also provide this service for Medicare Part A claims.

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If your Medigap insurance company **doesn't** provide this service, ask your doctors if they participate in Medicare. Participating providers have agreed to accept **assignment** for all Medicare-covered services. If your doctor participates, the Medigap insurance company is required to pay the doctor directly if you request. If your doctor doesn't participate but still accepts Medicare, you may be asked to pay the **coinsurance** amount at the time of service. In these cases, your Medigap insurance company may pay you directly according to policy limits. Check with your Medigap policy for more details.

If you have any questions about Medigap claim filing, call 1 800 633 - 4227. TTY users can call 1 877 486 - 2048.

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Section 3: Your Right to Buy a Medigap Policy

What are guaranteed issue rights?

Guaranteed issue rights are your rights to buy certain Medigap policies in certain situations outside of your Medigap Open Enrollment Period. In these situations, an insurance company must:

- Sell you a Medigap policy
- Cover all your pre-existing health conditions
- Not charge you more for a Medigap policy regardless of past or present health problems

If you live in Massachusetts, Minnesota, or Wisconsin, you have guaranteed issue rights to buy a Medigap policy, but the Medigap policies are different. See pages 78 – 85 for your Medigap policy choices.

Underlined words are defined on pages 93 – 97.

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When do I have guaranteed issue rights?

In most cases, you have a **guaranteed issue right** when you have other health coverage that changes in some way, like when you lose the other health coverage. In other cases, you have a “trial right” to try a **Medicare Advantage Plan** and still buy a Medigap policy if you change your mind. For information on trial rights, see pages 40 – 41.

Medigap guaranteed issue right situations

The following information describes the most common situations, under federal law, that give you a right to buy a policy, the kind of policy you can buy, and when you can or must apply for it. States may offer additional Medigap guaranteed issue rights.

- End of Page

37 _ Section 3: Your Right to Buy a Medigap Policy

Situation 1:

- **You have a guaranteed issue right if...** You're in a **Medicare Advantage Plan**, and your plan is leaving Medicare or stops giving care in your area, or you move out of the plan's service area.
- **You have the right to buy...** Medigap Plan A, B, C*, D*, F*, G*, K, or L that's sold in your state by any insurance company.

You only have this right if you switch to Original Medicare rather than join another Medicare Advantage Plan.

- **You can/must apply for a Medigap policy...** As early as 60 calendar days before the date your Medicare Advantage Plan coverage will end, but no later than 63 calendar days after your coverage ends. Medigap coverage can't start until your Medicare Advantage Plan coverage ends.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

38 _ Section 3: Your Right to Buy a Medigap Policy

Situation 2:

- **You have a guaranteed issue right if...** You have Original Medicare and an employer group health plan (including retiree or COBRA continuation coverage) or union coverage that pays after Medicare pays and that plan is ending. **Note:** In this situation, you may have additional rights under state law.
- **You have the right to buy...** Medigap Plan A, B, C*, D*, F*, G*, K, or L that's sold in your state by any insurance company.

If you have COBRA coverage, you can either buy a Medigap policy right away or wait until the COBRA coverage ends.

- **You can/must apply for a Medigap policy...** No later than 63 calendar days after the latest of these 3 dates:
 1. Date the coverage ends.
 2. Date on the notice you get telling you that coverage is ending (if you get one).
 3. Date on a claim denial, if this is the only way you know that your coverage ended.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

39 _ Section 3: Your Right to Buy a Medigap Policy

Situation 3:

- **You have a guaranteed issue right if...** You have Original Medicare and a **Medicare SELECT** policy. You move out of the Medicare SELECT policy's service area.

Call the Medicare SELECT insurance company for more information about your options.

- **You have the right to buy...** Medigap Plan A, B, C*, D*, F*, G*, K, or L that's sold by any insurance company in your state or the state you're moving to.
- **You can/must apply for a Medigap policy...** As early as 60 calendar days before the date your Medicare SELECT coverage will end, but no later than 63 calendar days after your Medicare SELECT coverage ends.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

40 _ Section 3: Your Right to Buy a Medigap Policy

Situation 4:

- **You have a guaranteed issue right if... (Trial right)**

You joined a **Medicare Advantage Plan** or Program of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.

- **You have the right to buy...** Any Medigap policy that's sold in your state by any insurance company.*

- **You can/must apply for a Medigap policy...** As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.

Note: Your rights may last for an extra 12 months under certain circumstances.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

41 _ Section 3: Your Right to Buy a Medigap Policy

Situation 5:

- **You have a guaranteed issue right if... (Trial right)** You dropped a Medigap policy to join a **Medicare Advantage Plan** (or to switch to a **Medicare SELECT** policy) for the first time, you've been in the plan less than a year, and you want to switch back.
- **You have the right to buy...** The Medigap policy you had before you joined the Medicare Advantage Plan or Medicare SELECT policy, if the same insurance company you had before still sells it.
- If your former Medigap policy **isn't** available, you can buy Medigap Plan A, B, C*, D*, F*, G*, K, or L that's sold in your state by any insurance company.
- **You can/must apply for a Medigap policy...** As early as 60 calendar days before the date your coverage will end, but no later than 63 calendar days after your coverage ends.

Note: Your rights may last for an extra 12 months under certain circumstances.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

42 _ Section 3: Your Right to Buy a Medigap Policy

Situation 6:

- **You have a guaranteed issue right if...** Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- **You have the right to buy...** Medigap Plan A, B, C*, D*, F*, G*, K, or L that's sold in your state by any insurance company.
- **You can/must apply for a Medigap policy...** No later than 63 calendar days from the date your coverage ends.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

43 _ Section 3: Your Right to Buy a Medigap Policy

Situation 7:

- **You have a guaranteed issue right if...** You leave a **Medicare Advantage Plan** or drop a Medigap policy because the company hasn't followed the rules, or it misled you.
- **You have the right to buy...** Medigap Plan A, B, C*, D*, F*, G*, K, or L that's sold in your state by any insurance company.
- **You can/must apply for a Medigap policy...** No later than 63 calendar days from the date your coverage ends.

* **Note:** Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

44 _ Section 3: Your Right to Buy a Medigap Policy

Can I buy a Medigap policy if I lose my health care coverage?

You may have a **guaranteed issue right** to buy a Medigap policy if you lose your health care coverage, so make sure you keep these:

- A copy of any letters, notices, emails, and/or claim denials that have your name on them as proof of your coverage being terminated.
- The postmarked envelope these papers come in as proof of when it was mailed.

You may need to send a copy of some or all of these papers with your Medigap application to prove you have a guaranteed issue right.

If you have a **Medicare Advantage Plan** but you're planning to return to Original Medicare, you can apply for a Medigap policy before your plan coverage ends. The Medigap insurance company can sell it to you as long as you're leaving the Medicare Advantage Plan. Ask that the new policy take effect when your Medicare Advantage enrollment ends, so you'll have continuous health coverage.

45 _ Section 3: Your Right to Buy a Medigap Policy

For more information about Medigap rights

If you have any questions or want to learn about any additional Medigap rights in your state, you can:

- Call your **State Health Insurance Assistance Program (SHIP)** to make sure that you qualify for these **guaranteed issue rights**. (See pages 89 – 92.)
- Call your **State Insurance Department** if you're denied Medigap coverage in any of these situations. (See pages 89 – 92.)

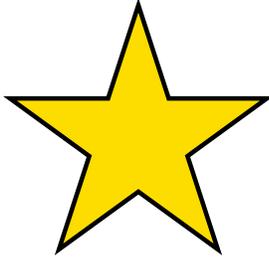
Important: The guaranteed issue rights in this section are from federal law. These rights apply to Medigap and **Medicare SELECT** policies. Many states provide additional Medigap rights.

There may be times when more than one of the situations in the chart on pages 36 – 43 applies to you. When this happens, you can choose the guaranteed issue right that gives you the best choice.

46 _ Section 3: Your Right to Buy a Medigap Policy

Some of the situations listed include loss of coverage under Programs of All-inclusive Care for the Elderly (PACE). PACE combines medical, social, and long-term care services, and prescription drug coverage for frail people. To be eligible for PACE, you must meet certain conditions. PACE may be available in states that have chosen it as an optional **Medicaid** benefit. If you have Medicaid, an insurance company can sell you a Medigap policy only in certain situations. To find a PACE plan in your area, visit **Medicare.gov/plan-compare/#/pace**. For more information about PACE, visit **Medicare.gov**, or call 1 800 633 - 4227. TTY users can call 1 877 486 - 2048.

- End of Page



Section 4: Steps to Buying a Medigap Policy

Step-by-step guide to buying a Medigap policy

Buying a Medigap policy is an important decision. Only you can decide if a Medigap policy is the way for you to supplement your Original Medicare coverage and which Medigap policy to choose. Shop carefully. Compare available Medigap policies to see which one meets your needs. As you shop for a Medigap policy, keep in mind that different insurance companies may charge different amounts for exactly the same Medigap policy, and not all insurance companies offer all of the Medigap plans.

Follow our step-by-step guide to buy a Medigap policy. If you live in Massachusetts, Minnesota, or Wisconsin, see pages 78 – 85.

Underlined words are defined on pages 93 – 97.

48 _ Section 4: Steps to Buying a Medigap Policy

Step 1: Decide which plan you want.

Think about your current and future health care needs when deciding which benefits you want because you might not be able to switch Medigap policies later.

Decide which benefits you need, and select the Medigap policy that will work best for you. The information on pages 15 – 16 provides an overview of each Medigap plan's benefits.

Step 2: Pick your policy.

To find out which insurance companies sell Medigap policies in your state:

- Call your **State Health Insurance Assistance Program (SHIP)**. (See pages 89 – 92.) Ask if they have a “Medigap rate comparison shopping guide” for your state. This guide usually lists companies that sell Medigap policies in your state and their costs.
- Call your **State Insurance Department**. (See pages 89 – 92.)
- Visit **Medicare.gov/medigap-supplemental-insurance-plans** to find information on your coverage options, including the Medigap policies in your area.

49 _ Section 4: Steps to Buying a Medigap Policy

You can also get information on:

- How to contact the insurance companies that sell Medigap policies in your state
- What each Medigap policy covers
- How insurance companies decide what to charge you for a Medigap policy premium

If you don't have a computer, your local library or senior center may be able to help you look at this information. You can also call 1 800 633 - 4227. A customer service representative will help you get information on all your coverage options including the Medigap policies in your area. TTY users can call 1 877 486 - 2048.

Since costs can vary between companies, plan to call more than one insurance company that sells Medigap policies in your state. Before you call, check the companies to be sure they're honest and reliable by:

- Calling your **State Insurance Department**. Ask if they keep a record of complaints against insurance companies that can be shared with you. When deciding which Medigap policy is right for you, consider these complaints, if any.

50 _ Section 4: Steps to Buying a Medigap Policy

- Calling your **State Health Insurance Assistance Program (SHIP)**. These programs can give you help with choosing a Medigap policy at no cost to you.
- Going to your local public library for help with:
 - Getting information on an insurance company's financial strength from independent rating services like **weissratings.com**, A.M. Best, and Standard & Poor's.
 - Looking at information about the insurance company online.
- Talking to someone you trust, like a family member, your insurance agent, or a friend who has a Medigap policy from the same insurance company.

Before you call any insurance companies, figure out if you're in your **Medigap Open Enrollment Period** or if you have a **guaranteed issue right**. Read pages 21 – 23 and 36 – 43 carefully. If you have questions, call your State Health Insurance Assistance Program (SHIP). (See pages 89 – 92.)

51 _ Section 4: Steps to Buying a Medigap Policy

Step 3: Contact the company.

When you're ready to contact insurance companies, use these pages to help you keep track of the information you get.

Ask each insurance company:

- “Are you licensed in _____?”

(Say the name of your state.)

Note: If the answer is NO, STOP here, and try another company.

Company 1: _____

Company 2: _____

- “Do you sell Medigap Plan _____?”

(Say the letter of the Medigap Plan you're interested in.)

Note: Insurance companies usually offer some, but not all, Medigap policies. Make sure the company sells the plan you want. Also, if you're interested in a **Medicare SELECT** or high-deductible Medigap policy, tell them.

Company 1: _____

Company 2: _____

52 _ Section 4: Steps to Buying a Medigap Policy

- **“Do you use medical underwriting for this Medigap policy?”**

Note: If the answer is NO, go to page 57. If the answer is YES, but you know you’re in your **Medigap Open Enrollment Period** or have a **guaranteed issue right** to buy that Medigap policy, go to page 57. Otherwise, you can ask, “Can you tell me if I’m likely to qualify for the Medigap policy?”

Company 1: _____

Company 2: _____

- **“Do you have a waiting period for pre-existing conditions?”**

Note: If the answer is YES, ask how long the waiting period is and write it in the box.

Company 1: _____

Company 2: _____

53 _ Section 4: Steps to Buying a Medigap Policy

- **“Do you price this Medigap policy by using community-rating, issue-age-rating, or attained-age-rating?”** (See pages 27 – 29.)

Note: Circle the one that applies for that insurance company.

Company 1: Community Issue-age Attained-age

Company 2: Community Issue-age Attained-age

- **“I’m _____ years old. What would my premium be under this Medigap policy?”**

Note: If it’s attained-age, ask, “How frequently does the premium increase due to my age?”

Company 1: _____

Company 2: _____

54 _ Section 4: Steps to Buying a Medigap Policy

- **“Has the premium for this Medigap policy increased in the last 3 years due to inflation or other reasons?”**

Note: If the answer is YES, ask how much it has increased, and write it in the box.

Company 1: _____

Company 2: _____

- **“Do you offer any discounts or additional benefits?”** (See pages 30 – 31.)

Company 1: _____

Company 2: _____

- End of Page

55 _ Section 4: Steps to Buying a Medigap Policy

Watch out for illegal practices.

It's illegal for anyone to:

- Pressure you into buying a Medigap policy, or lie to or mislead you to switch from one company or policy to another.
- Sell you a second Medigap policy when they know that you already have one, unless you tell the insurance company in writing that you plan to cancel your existing Medigap policy.
- Sell you a Medigap policy if they know you have **Medicaid**, except in certain situations.
- Sell you a Medigap policy if they know you're in a **Medicare Advantage Plan**, unless your coverage under the Medicare Advantage Plan will end before the effective date of the Medigap policy.
- Claim that a Medigap policy is a part of Medicare or any other federal program. Medigap is private health insurance.
- Claim that a Medicare Advantage Plan is a Medigap policy.
- Sell you a Medigap policy that can't legally be sold in your state. Check with your **State Insurance Department** (see pages 89 – 92) to make sure that the Medigap policy you're interested in can be sold in your state.

56 _ Section 4: Steps to Buying a Medigap Policy

- Misuse the names, letters, or symbols of the U.S. Department of Health & Human Services (HHS), Social Security Administration (SSA), Centers for Medicare & Medicaid Services (CMS), or any of their various programs like Medicare. (For example, they can't suggest the Medigap policy has been approved or recommended by the federal government.)
- Claim to be a Medicare representative if they work for a Medigap insurance company.
- Sell you a **Medicare Advantage Plan** when you say you want to stay in Original Medicare and buy a Medigap policy. A Medicare Advantage Plan isn't the same as Original Medicare. (See page 7.) If you enroll in a Medicare Advantage Plan, you can't use a Medigap policy.

If you believe that a federal law has been broken, call the Inspector General's hotline at 1 800 447 - 8477. TTY users can call 1 800 377 - 4950. Your **State Insurance Department** can help you with other insurance-related problems.

57 _ Section 4: Steps to Buying a Medigap Policy

Buying your Medigap policy

Once you decide on the insurance company and the Medigap policy you want to buy, apply. The insurance company must give you a clearly worded summary of your Medigap policy. Read it carefully. If you don't understand it, ask questions. Remember these when you buy your Medigap policy:

- **Filling out your application.**

Fill out the application carefully and completely, including medical questions. The answers you give will determine your eligibility for a **Medigap Open Enrollment Period** or **guaranteed issue rights**. If the insurance agent fills out the application, make sure it's correct. If you buy a Medigap policy during your Medigap Open Enrollment Period or provide evidence that you're entitled to a guaranteed issue right, the insurance company can't use any medical answers you give to deny you a Medigap policy or change the price. The insurance company can't ask you any questions about your family history or require you to take a genetic test.

58 _ Section 4: Steps to Buying a Medigap Policy

- **Paying for your Medigap policy.**

Your insurance company will let you know your payment options for your particular policy. You may be able to pay for your Medigap policy by check, money order, or bank draft. Make it payable to the insurance company, not the agent. If buying from an agent, get a receipt with the insurance company's name, address, and phone number for your records. Some companies may offer electronic funds transfer, which lets you set up a repeating payment to debit automatically from a checking account or credit card.

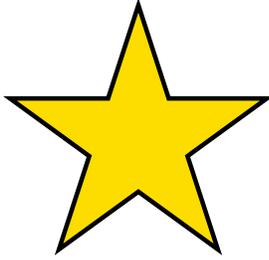
- **Starting your Medigap policy.**

Ask for your Medigap policy to become effective when you want coverage to start. Generally, Medigap policies begin the first of the month after you apply. If, for any reason, the insurance company won't give you the effective date for the month you want, call your **State Insurance Department**. (See pages 89 – 92.)

Note: If you already have a Medigap policy, ask for your new Medigap policy to become effective when your old Medigap policy coverage ends.

- **Getting your Medigap policy.**

If you don't get your Medigap policy in 30 days, call your insurance company. If you don't get your Medigap policy in 60 days, call your State Insurance Department.



Section 5: If You Already Have a Medigap Policy

Read this section if any of these situations apply to you:

- You're thinking about switching to a different Medigap policy. (See pages 60 – 65.)
- You're losing your Medigap coverage. (See page 67.)
- You have a Medigap policy with Medicare drug coverage. (See pages 68 – 72.)

If you just want a refresher about Medigap insurance, turn to pages 15 – 16.

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Underlined words are defined on pages 93 – 97.

60 _ Section 5: If You Already Have a Medigap Policy

Switching Medigap policies

Can I switch to a different Medigap policy?

In most cases, you won't have a right under federal law to switch Medigap policies, unless you're within your 6-month **Medigap Open Enrollment Period** or are eligible under a specific circumstance for **guaranteed issue rights**. But, if your state has more generous requirements, or the insurance company is willing to sell you a Medigap policy, make sure you compare benefits and **premiums** before switching. If you bought your Medigap policy before 2010, it may offer coverage that isn't available in a newer Medigap policy. On the other hand, Medigap policies bought before 1992 might not be **guaranteed renewable** and might have bigger premium increases than newer, standardized Medigap policies currently being sold.

If you decide to switch, don't cancel your first Medigap policy until you've decided to keep the second Medigap policy. On the application for the new Medigap policy, you'll have to promise that you'll cancel your first Medigap policy. You have 30 days to decide if you want to keep the new Medigap policy. This is called your "free look period." The 30-day free look period starts when you get your new Medigap policy. You'll need to pay both premiums for one month.

61 _ Section 5: If You Already Have a Medigap Policy

Do I have to switch Medigap policies if I have a Medigap policy that's no longer sold?

No. But you can't have more than one Medigap policy, so if you buy a new Medigap policy, you have to give up your old policy (except for your 30-day "free look period," described on page 32). Once you cancel the old policy, you can't get it back.

Do I have to wait a certain length of time after I buy my Medigap policy before I can switch to a different Medigap policy?

No, but if you've had your current Medigap policy for less than 6 months, the insurance company offering the new Medigap policy may be able to make you wait up to 6 months before it covers a **pre-existing condition**.

- Your new Medigap policy must subtract the time you had your old Medigap policy from the time it makes you wait before it must cover your pre-existing condition. For example, if you had your old Medigap policy for 4 months, the new policy must subtract 4 months from how long it waits before covering your pre-existing condition. In this example, you'd wait up to 2 months before the new policy covers your pre-existing condition.

62 _ Section 5: If You Already Have a Medigap Policy

- If the new Medigap policy has a benefit that isn't in your current Medigap policy, you may still have to wait up to 6 months before that benefit will be covered, regardless of how long you've had your current Medigap policy.
- If you've had your current Medigap policy longer than 6 months and want to replace it with a new one with the same benefits and the insurance company agrees to issue the new policy, they can't write **pre-existing conditions**, waiting periods, elimination periods, or probationary periods into the replacement policy.

Why would I want to switch to a different Medigap policy?

Some reasons for switching may include:

- You're paying for benefits you don't need.
- You need more benefits than you needed before.
- Your current Medigap policy has the right benefits, but you want to change your insurance company.
- Your current Medigap policy has the right benefits, but you want to find a policy that's less expensive.

63 _ Section 5: If You Already Have a Medigap Policy

It's important to compare the benefits in your current Medigap policy to the benefits listed on pages 15 – 16. If you live in Massachusetts, Minnesota, or Wisconsin, see pages 78 – 85. To help you compare benefits and decide which Medigap policy you want, follow the “Steps to Buying a Medigap Policy” in Section 4. If you decide to change insurance companies, you can call the new insurance company and apply for your new Medigap policy. If your application is accepted, call your current insurance company, and ask to have your coverage end. The insurance company can tell you how to submit a request to end your coverage.

As explained on page 60, make sure your old Medigap policy coverage ends after you have the new Medigap policy for 30 days. Remember, this is your 30-day “free look period.” You'll need to pay both premiums for one month.

64 _ Section 5: If You Already Have a Medigap Policy

Can I keep my current Medigap policy (or Medicare SELECT policy) or switch to a different Medigap policy if I move out-of-state?

In general, you can keep your current Medigap policy regardless of where you live as long as you still have Original Medicare. If you want to switch to a different Medigap policy, you'll have to check with your current or the new insurance company to see if they'll offer you a different Medigap policy.

You may have to pay more for your new Medigap policy and answer some medical questions if you're buying a Medigap policy outside of your **Medigap Open Enrollment Period**. (See pages 21 – 24.)

- End of Page

65 _ Section 5: If You Already Have a Medigap Policy

If you have a **Medicare SELECT** policy and you move out of the policy's area, you can:

- Buy a standardized Medigap policy from your current Medigap insurance company that offers the same or fewer benefits than your current Medicare SELECT policy. If you've had your Medicare SELECT policy for more than 6 months, you won't have to answer any medical questions.
- Use your **guaranteed issue right** to buy any Plan A, B, C, D, F, G, K, or L that's sold in most states by any insurance company.

Note: Plans C and F are no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 have the right to buy Plans D and G instead of Plans C and F.

Your state may provide additional Medigap rights. Call your **State Health Insurance Assistance Program (SHIP)** or State Department of Insurance for more information. See pages 89 – 92 for their phone numbers.

66 _ Section 5: If You Already Have a Medigap Policy

What happens to my Medigap policy if I join a Medicare Advantage Plan?

Medigap policies can't work with **Medicare Advantage Plans**. If you decide to keep your Medigap policy, you'll have to pay your Medigap policy **premium**, but the Medigap policy can't pay any **deductibles**, **copayments**, **coinsurance**, or premiums under a Medicare Advantage Plan. So, if you join a Medicare Advantage Plan, you may want to drop your Medigap policy. Contact your Medigap insurance company to find out how to end your coverage. However, if you leave the Medicare Advantage Plan you might not be able to get the same Medigap policy back, or in some cases, any Medigap policy unless you have a "trial right." (See pages 40 – 41.) Your rights to buy a Medigap policy may vary by state. You always have a legal right to keep the Medigap policy after you join a Medicare Advantage Plan. However, because you have a Medicare Advantage Plan, the Medigap policy would no longer provide benefits that supplement Medicare.

67 _ Section 5: If You Already Have a Medigap Policy

Losing Medigap coverage

Can my Medigap insurance company drop me?

If you bought your Medigap policy **after 1992**, in most cases the Medigap insurance company can't drop you because the Medigap policy is **guaranteed renewable**.

This means your insurance company can't drop you unless one of these happens:

- You stop paying your **premium**.
- You weren't truthful on the Medigap policy application.
- The insurance company becomes bankrupt or insolvent.

If you bought your Medigap policy **before 1992**, it might not be guaranteed renewable. This means the Medigap insurance company can refuse to renew your Medigap policy, as long as it gets the state's approval to cancel your policy. However, if this does happen, you have the right to buy another Medigap policy. See the **guaranteed issue right** on page 35.

Medigap policies & Medicare drug coverage

What if I bought a Medigap policy before January 1, 2006, and it already has prescription drug coverage?

Medicare offers prescription drug coverage for everyone with Medicare. If you have a Medigap policy with prescription drug coverage, that means you chose not to join a **Medicare drug plan** when you were first eligible. However, you can still join a Medicare drug plan. Your situation may have changed in ways that make a Medicare drug plan fit your needs better than the drug coverage in your Medigap policy. It's a good idea to review your coverage each fall, because you can join a Medicare drug plan between October 15 – December 7. Your new coverage will begin on January 1.

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69 _ Section 5: If You Already Have a Medigap Policy

What if I change my mind and join a Medicare drug plan?

If your Medigap premium or your prescription drug needs were very low when you had your first chance to join a Medicare drug plan, your Medigap drug coverage may have met your needs. However, if your Medigap premium has gone up or you've started taking more prescription drugs recently, a Medicare drug plan might now be a better choice for you.

In a Medicare drug plan, you may have to pay a monthly premium. There's no yearly maximum coverage amounts like with Medigap drug benefits in old Plans H, I, and J, which are no longer sold. However, a Medicare drug plan might only cover certain prescription drugs (on its "formulary" or "drug list"). It's important that you check whether your current prescription drugs are on the Medicare drug plan's list of covered prescription drugs before you join.

70 _ Section 5: If You Already Have a Medigap Policy

Will I have to pay a late enrollment penalty if I join a Medicare drug plan now?

If you qualify for Extra Help, you won't pay a late enrollment penalty. If you don't qualify for Extra Help, it will depend on whether your Medigap policy includes "creditable prescription drug coverage." This means that the Medigap policy's drug coverage pays, on average, at least as much as Medicare's standard drug coverage.

If your Medigap policy's drug coverage isn't creditable coverage, and you join a **Medicare drug plan** now, you'll probably pay a higher **premium** (a penalty added to your monthly premium) than if you had joined when you were first eligible. Each month that you wait to join a Medicare drug plan will make your late enrollment penalty higher. Your Medigap insurance company must send you a notice each year telling you if the drug coverage in your Medigap policy is creditable. Keep these notices in case you decide later to join a Medicare drug plan. Also consider that your prescription drug needs could increase as you get older.

71 _ Section 5: If You Already Have a Medigap Policy

If your Medigap policy includes creditable prescription drug coverage and you decide to join a **Medicare drug plan**, you won't have to pay a late enrollment penalty as long as you don't go 63 or more days in a row without creditable prescription drug coverage. So, don't drop your Medigap policy **before** you join the Medicare drug plan and the coverage starts. In general, you can only join a Medicare drug plan between October 15 – December 7. However, if you lose your Medigap policy (for example, if it isn't **guaranteed renewable**, and your company cancels it), you may be able to join a Medicare drug plan when you lose your Medigap policy.

Can I join a Medicare drug plan and have a Medigap policy with prescription drug coverage?

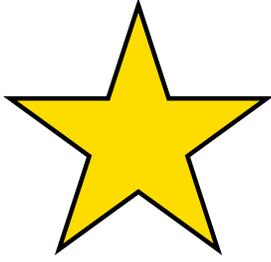
No. If your Medigap policy covers prescription drugs, you must tell your Medigap insurance company if you join a Medicare drug plan so it can remove the prescription drug coverage from your Medigap policy and adjust your **premium**. Once the drug coverage is removed, you can't get that coverage back even though you didn't change Medigap policies.

72 _ Section 5: If You Already Have a Medigap Policy

What if I decide to drop my entire Medigap policy (not just the drug coverage) and join a Medicare Advantage Plan that offers drug coverage?

In general, you can only join a Medicare drug plan or Medicare Advantage Plan with drug coverage during the Medicare Open Enrollment Period between October 15 – December 7. If you join during Open Enrollment, your coverage will begin on January 1. In most cases, if you drop your Medigap policy to join a Medicare Advantage Plan, you won't be able to get it back, so pay careful attention to the timing.

- End of Page



Section 6: Medigap Policies for People with a Disability or ESRD

Medigap policies for people under 65 and eligible for Medicare because of a disability or End-Stage Renal Disease (ESRD)

You may have Medicare before turning 65 due to a disability or ESRD (permanent kidney failure requiring dialysis or a kidney transplant).

If you're under 65 and have Medicare because of a disability or ESRD, you might not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. Federal law generally doesn't require insurance companies to sell Medigap policies to people under 65. However, some states require Medigap insurance companies to sell you a Medigap policy, even if you're under 65. These states are listed on the next page.

Underlined words are defined on pages 93 – 97.

74 _ Section 6: Medigap Policies for People with a Disability or ESRD

Important: This section provides information on the minimum federal standards. For your state requirements, call your **State Health Insurance Assistance Program (SHIP)**. (See pages 89 – 92.)

At the time of printing this guide, these states required insurance companies to offer at least one kind of Medigap policy to people with Medicare under 65:

- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Illinois
- Idaho
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- New Hampshire
- New Jersey
- New York
- North Carolina
- Oklahoma
- Oregon
- Pennsylvania
- South Dakota
- Tennessee
- Texas
- Vermont
- Wisconsin

75 _ Section 6: Medigap Policies for People with a Disability or ESRD

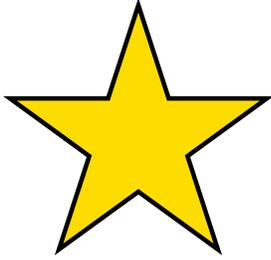
Note: Some states provide these rights to all people with Medicare under 65, while others only extend them to people eligible for Medicare because of disability or only to people with ESRD. Check with your **State Insurance Department** about what rights you might have under state law.

Even if your state isn't on the list above, some insurance companies may voluntarily sell Medigap policies to people under 65, although they'll probably cost you more than Medigap policies sold to people over 65, and they can probably use **medical underwriting**. Also, some of the federal guaranteed rights are available to people with Medicare under 65. (See pages 35 – 46.) Check with your State Insurance Department about what additional rights you might have under state law.

Remember, if you already have Medicare Part B (Medical Insurance), you'll get a **Medigap Open Enrollment Period** when you turn 65. You'll probably have more Medigap policy options and be able to get a lower **premium** at that time. During the Medigap Open Enrollment Period, insurance companies can't refuse to sell you any Medigap policy due to a disability or other health problem, or charge you a higher premium (based on health status) than they charge other people who are 65.

76 _ Section 6: Medigap Policies for People with a Disability or ESRD

Because Medicare (Part A and/or Part B) is creditable coverage, if you had Medicare for more than 6 months before you turned 65, you may not have to wait through a **pre-existing condition** waiting period for coverage you bought during the **Medigap Open Enrollment Period**. For more information about the Medigap Open Enrollment Period and pre-existing conditions, see pages 24 – 26. If you have questions, call your **State Health Insurance Assistance Program (SHIP)**. (See pages 89 – 92.)



Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Massachusetts benefits _ 78

Minnesota benefits _ 80

Wisconsin benefits _ 84

78 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Massachusetts – Chart of standardized Medigap policies Massachusetts benefits

- **Inpatient hospital costs:** Covers the Medicare Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends
- **Medical costs:** Covers the Medicare Part B coinsurance (generally 20% of the Medicare-approved amount)
- **Blood:** Covers the first 3 pints of blood each year
- **Part A hospice coinsurance or copayment**

Note: Supplement 1 Plan (which includes coverage of the Part B deductible) is no longer available to people new to Medicare on or after January 1, 2020. These people can buy Supplement 1A Plan.

However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy Supplement Plan 1.

79 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Medigap benefits	Core plan	Supplement 1 Plan	Supplement 1A Plan
Basic benefits	Yes	Yes	Yes
Part A inpatient hospital <u>deductible</u>		Yes	Yes
Part A skilled nursing facility (SNF) <u>coinsurance</u>		Yes	Yes
Part B deductible		Yes	
Foreign travel emergency		Yes	Yes
Inpatient days in mental health hospitals	60 days per calendar year	120 days per benefit year	120 days per benefit year
State-mandated benefits (yearly Pap tests and mammograms – check with the plan for other state-mandated benefits)	Yes	Yes	Yes

80 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Visit [Medicare.gov/medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans) or call your **State Insurance Department** (see pages 89 – 92) for more information on these Medigap policies.

Minnesota – Chart of standardized Medigap policies Minnesota benefits

- **Inpatient hospital costs:** Covers the Part A coinsurance
- **Medical costs:** Covers the Part B coinsurance (generally 20% of the Medicare-approved amount)
- **Blood:** Covers the first 3 pints of blood each year
- **Part A hospice and respite cost sharing**
- **Parts A and B home health services and supplies cost sharing**

81 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Medigap benefits	Basic plan	Extended basic plan
Basic benefits	Yes	Yes
Part A inpatient hospital <u>deductible</u>		Yes
Part A skilled nursing facility (SNF) <u>coinsurance</u>	Yes (Provides 100 days of SNF care)	Yes (Provides 120 days of SNF care)
Part B deductible**		Yes
Foreign travel emergency	80%	80%*
Outpatient mental health	20%	20%
Usual and customary fees		80%*
Medicare-covered preventive care	Yes	Yes
Physical therapy	20%	20%

* **Pays 100% after you spend \$1,000 in out-of-pocket costs for a calendar year.**

** **Note:** Coverage of the Part B deductible is no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to get this benefit.

82 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Medigap benefits	Basic plan	Extended basic plan
Coverage while in a foreign country		80%*
State-mandated benefits (diabetic equipment and supplies, routine cancer screening, reconstructive surgery, and immunizations)	Yes	Yes

Mandatory riders

Insurance companies can offer 4 additional riders that can be added to a basic plan. You may choose any one or all of these riders to design a Medigap policy that meets your needs:

1. Part A inpatient hospital **deductible**
2. Part B deductible**
3. Usual and customary fees
4. Preventive care Medicare doesn't cover

* **Pays 100% after you spend \$1,000 in out-of-pocket costs for a calendar year.**

** **Note:** Coverage of the Part B deductible is no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to get this benefit.

83 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Minnesota versions of Medigap Plans K, L, M, and N are available. Minnesota versions of high-deductible F are available to people who had or were eligible for Medicare before January 1, 2020. (See pages 13 – 14 for details on eligibility.)

Important: The basic and extended basic benefits are available when you enroll in Part B, regardless of age or health problems. If you're under 65, return to work and drop Part B to join your employer's health plan, you'll get a 6-month **Medigap Open Enrollment Period** after you turn 65 and retire from that employer when you join Part B again.

- End of Page

84 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Wisconsin – Chart of standardized Medigap policies Wisconsin benefits

- **Inpatient hospital costs:** Covers the Part A coinsurance
- **Medical costs:** Covers the Part B coinsurance (generally 20% of the Medicare-approved amount)
- **Blood:** Covers the first 3 pints of blood each year
- **Part A hospice coinsurance or copayment**

Medigap benefits	Basic plan
Basic benefits	Yes
Part A skilled nursing facility (SNF) coinsurance	Yes
Inpatient mental health coverage	175 days per lifetime in addition to Medicare's benefit
Home health care	40 visits per year in addition to those paid by Medicare
State-mandated benefits	Yes

85 _ Section 7: Medigap Coverage in Massachusetts, Minnesota, & Wisconsin

Optional riders

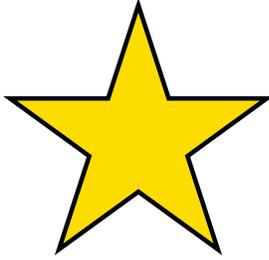
Insurance companies are allowed to offer these 7 additional riders to a Medigap policy:

1. Part A **deductible**
2. Additional home health care (365 visits including those paid by Medicare)
3. Part B deductible*
4. Part B **excess charges**
5. Foreign travel emergency
6. 50% Part A deductible
7. Part B copayment or **coinsurance**

* **Note:** Coverage of the Part B deductible is no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to get this benefit.

For more information on these Medigap policies, visit **[Medicare.gov/medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans)** or call your **State Insurance Department**. (See pages 89– 92.)

Plans known as “50% and 25% cost-sharing plans” are available. These plans are similar to standardized Plans K (50%) and L (25%). A high-deductible plan (\$2,370 for 2021) is also available.



Section 8: For More Information

Where to get more information

On pages 89 – 92, you'll find phone numbers for your **State Health Insurance Assistance Program (SHIP)** and **State Insurance Department**.

- Call your SHIP for help with:
 - Buying a Medigap policy or long term care insurance.
 - Dealing with payment denials or appeals.
 - Medicare rights and protections.
 - Choosing a Medicare plan.
 - Deciding whether to suspend your Medigap policy.
 - Questions about Medicare bills.
- Call your State Insurance Department if you have questions about the Medigap policies sold in your area or any insurance related problems.

Underlined words are defined on pages 93 – 97.

88 _ Section 8: For More Information

How to get help with Medicare & Medigap questions

If you have questions about Medicare, Medigap, or need updated phone numbers for the contacts listed on pages 89 – 92:

- **Visit Medicare.gov:**
 - For Medigap policies in your area, visit [Medicare.gov/medigap supplemental insurance plans](https://www.medicare.gov/medigap-supplemental-insurance-plans).
 - For updated phone numbers, visit [Medicare.gov/talk to someone](https://www.medicare.gov/talk-to-someone).
- **Call 1 800 633 - 4227:**

Customer service representatives are available 24 hours a day, 7 days a week. TTY users can call 1 877 486 - 2048. If you need help in a language other than English or Spanish, let the customer service representative know the language.

89 _ Section 8: For More Information

State Health Insurance Assistance Program (SHIP) & State Insurance Department

State	State Health Insurance Assistance Program	State Insurance Department
Alabama	1 800 243 - 5463	1 800 433 - 3966
Alaska	1 800 478 - 6065	1 800 467 - 8725
American Samoa	Not available	1 684 633 - 4116
Arizona	1 800 432 - 4040	1 800 325 - 2548
Arkansas	1 800 224 - 6330	1 800 282 - 9134
California	1 800 434 - 0222	1 800 927 - 4357
Colorado	1 888 696 - 7213	1 800 930 - 3745
Connecticut	1 800 994 - 9422	1 800 203 - 3447
Delaware	1 800 336 - 9500	1 800 282 - 8611
Florida	1 800 963 - 5337	1 877 693 - 5236
Georgia	1 866 552 - 4464	1 800 656 - 2298
Guam	1 671 735 - 7415	1 671 635 - 1835
Hawaii	1 888 875 - 9229	1 808 586 - 2790
Idaho	1 800 247 - 4422	1 800 721 - 3272
Illinois	1 800 252 - 8966	1 888 473 - 4858
Indiana	1 800 452 - 4800	1 800 622 - 4461
Iowa	1 800 351 - 4664	1 877 955 - 1212

90 _ Section 8: For More Information

State	State Health Insurance Assistance Program	State Insurance Department
Kansas	1 800 860 - 5260	1 800 432 - 2484
Kentucky	1 877 293 - 7447	1 800 595 - 6053
Louisiana	1 800 259 - 5300	1 800 259 - 5301
Maine	1 800 262 - 2232	1 800 300 - 5000
Maryland	1 800 243 - 3425	1 800 492 - 6116
Massachusetts	1 800 243 - 4636	1 877 563 - 4467
Michigan	1 800 803 - 7174	1 877 999 - 6442
Minnesota	1 800 333 - 2433	1 800 657 - 3602
Mississippi	1 844 822 - 4622	1 800 562 - 2957
Missouri	1 800 390 - 3330	1 800 726 - 7390
Montana	1 800 551 - 3191	1 800 332 - 6148
Nebraska	1 800 234 - 7119	1 800 234 - 7119
Nevada	1 800 307 - 4444	1 800 992 - 0900
New Hampshire	1 866 634 - 9412	1 800 852 - 3416
New Jersey	1 800 792 - 8820	1 800 446 - 7467
New Mexico	1 800 432 - 2080	1 888 727 - 5772
New York	1 800 701 - 0501	1 800 342 - 3736
North Carolina	1 855 408 - 1212	1 855 408 - 1212

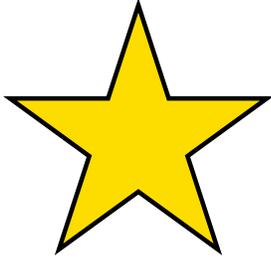
91 _ Section 8: For More Information

State	State Health Insurance Assistance Program	State Insurance Department
North Dakota	1 888 575 - 6611	1 800 247 - 0560
Northern Mariana Islands	Not available	1 670 664 - 3064
Ohio	1 800 686 - 1578	1 800 686 - 1526
Oklahoma	1 800 763 - 2828	1 800 522 - 0071
Oregon	1 800 722 - 4134	1 888 877 - 4894
Pennsylvania	1 800 783 - 7067	1 877 881 - 6388
Puerto Rico	1 877 725 - 4300	1 888 722 - 8686
Rhode Island	1 888 884 - 8721	1 401 462 - 9520
South Carolina	1 800 868 - 9095	1 803 737 - 6160
South Dakota	1 800 536 - 8197	1 605 773 - 3563
Tennessee	1 877 801 - 0044	1 800 342 - 4029
Texas	1 800 252 - 9240	1 800 252 - 3439
Utah	1 800 541 - 7735	1 800 439 - 3805
Vermont	1 800 642 - 5119	1 800 964 - 1784
Virgin Islands	1 340 772 - 7368 (St. Croix) 1 340 714 - 4354 (St. Thomas)	1 340 773 - 6449 (St. Croix) 1 340 774 - 2991 (St. Thomas)

92 _ Section 8: For More Information

State	State Health Insurance Assistance Program	State Insurance Department
Virginia	1 800 552 - 3402	1 877 310 - 6560
Washington	1 800 562 - 6900	1 800 562 - 6900
Washington D.C.	1 202 727 - 8370	1 202 727 - 8000
West Virginia	1 877 987 - 4463	1 888 879 - 9842
Wisconsin	1 800 242 - 1060	1 800 236 - 8517
Wyoming	1 800 856 - 4398	1 800 438 - 5768

- End of Page



Section 9: Definitions

Assignment

An agreement by your doctor, provider, or supplier to be paid directly by Medicare, to accept the payment amount Medicare approves for the service, and not to bill you for any more than the Medicare deductible and coinsurance.

Coinsurance

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copayment

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or a prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.

94 _ Section 9: Definitions

Deductible

The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan, or your other insurance begins to pay.

Excess charge

If you have Original Medicare, and the amount a doctor or other health care provider is legally permitted to charge is higher than the Medicare-approved amount, the difference is called the excess charge.

Guaranteed issue rights (also called “Medigap protections”)

Rights you have in certain situations when insurance companies are required by law to sell or offer you a Medigap policy. In these situations, an insurance company can't deny you a Medigap policy, or place conditions on a Medigap policy, like exclusions for pre-existing conditions, and can't charge you more for a Medigap policy because of a past or present health problem.

Guaranteed renewable policy

An insurance policy that can't be terminated by the insurance company unless you make untrue statements to the insurance company, commit fraud, or don't pay your premiums. All Medigap policies issued since 1992 are guaranteed renewable.

95 _ Section 9: Definitions

Medicaid

A joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.

Medical underwriting

The process that an insurance company uses to decide, based on your medical history, whether to take your application for insurance, whether to add a waiting period for pre-existing conditions (if your state law allows it), and how much to charge you for that insurance.

Medicare Advantage Plan (Part C)

A type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage Plans provide all of your Part A and Part B benefits, excluding hospice. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, most Medicare services are covered through the plan and aren't paid for by Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

96 _ Section 9: Definitions

Medicare-approved amount

In Original Medicare, this is the amount a doctor or supplier that accepts assignment can be paid. It may be less than the actual amount a doctor or supplier charges. Medicare pays part of this amount and you're responsible for the difference.

Medicare drug plan (Part D)

Part D adds prescription drug coverage to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare drug plans.

Medicare SELECT

A type of Medigap policy that may require you to use hospitals and, in some cases, doctors within its network to be eligible for full benefits.

97 _ Section 9: Definitions

Medigap Open Enrollment Period

A one-time-only, 6-month period when federal law allows you to buy any Medigap policy you want that's sold in your state. It starts in the first month that you're covered under Part B and you're 65 or older. During this period, you can't be denied a Medigap policy or charged more due to past or present health problems. Some states may have additional open enrollment rights under state law.

Pre-existing condition

A health problem you had before the date that new health coverage starts.

Premium

The periodic payment to Medicare, an insurance company, or a health care plan for health or prescription drug coverage.

State Health Insurance Assistance Program (SHIP)

A state program that gets money from the federal government to give free local health insurance counseling to people with Medicare.

State Insurance Department

A state agency that regulates insurance and can provide information about Medigap policies and other private health insurance.

CMS Accessible Communications

The Centers for Medicare & Medicaid Services (CMS) provides free auxiliary aids and services, including information in accessible formats like braille, large print, data or audio files, relay services and TTY communications. If you request information in an accessible format from CMS, you won't be disadvantaged by any additional time necessary to provide it. This means you'll get extra time to take any action if there's a delay in fulfilling your request.

To request Medicare or Marketplace information in an accessible format you can:

1. Call us:

For Medicare: 1 800 633 - 4227

TTY: 1 877 486 - 2048

2. Send us a fax:

1 844 530 - 3676

3. Send us a letter:

Centers for Medicare & Medicaid Services Offices of
Hearings and Inquiries (OHI)

7500 Security Boulevard, Mail Stop S1 - 13 - 25

Baltimore, MD 21244 - 1850

Attn: Customer Accessibility Resource Staff

99 _ CMS Accessible Communications

Your request should include your name, phone number, type of information you need (if known), and the mailing address where we should send the materials. We may contact you for additional information.

Note: If you're enrolled in a **Medicare Advantage Plan** or Medicare Prescription Drug Plan, contact your plan to request its information in an accessible format. For Medicaid, contact your State or local Medicaid office.

- End of Page

Nondiscrimination Notice

The Centers for Medicare & Medicaid Services (CMS) doesn't exclude, deny benefits to, or otherwise discriminate against any person on the basis of race, color, national origin, disability, sex, or age in admission to, participation in, or receipt of the services and benefits under any of its programs and activities, whether carried out by CMS directly or through a contractor or any other entity with which CMS arranges to carry out its programs and activities.

You can contact CMS in any of the ways included in this notice if you have any concerns about getting information in a format that you can use.

- End of Page

101 _ Nondiscrimination Notice

You may also file a complaint if you think you've been subjected to discrimination in a CMS program or activity, including experiencing issues with getting information in an accessible format from any **Medicare Advantage Plan**, Medicare Prescription Drug Plan, State or local Medicaid office, or Marketplace Qualified Health Plans. There are three ways to file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights:

1. Online:

[hhs.gov/civil-rights/filing-a-complaint](https://www.hhs.gov/civil-rights/filing-a-complaint)

2. By phone:

Call 1 800 368 - 1019. TTY users can call
1 800 537 - 7697.

3. In writing: Send information about your complaint to:

Office for Civil Rights

U.S. Department of Health and Human Services 200

Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

**U.S. DEPARTMENT OF
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CMS Product No. 02110 - LE
Revised April 2021

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