

WHAT IS MEDIGAP?

Traditional Medicare may not cover all your healthcare needs. “Medigap,” or Medicare Supplement Plans, can fill in some of those gaps in coverage.



How does Medigap differ from Medicare?

- » Medigap plans cover some or all costs after Medicare has paid its portion of a medical bill.
- » Medigap can help cover copays, coinsurance and deductibles.

How do I choose a Medigap plan?

- » There are 10 types of Medigap plans. Private insurers administer Medigap plans but do not have to offer all 10 types.
- » Plans A and B are the least comprehensive. They cover hospital copays and Part B coinsurance but not care outside the United States.
- » Plans C, F and G are the most comprehensive and may help cover Part B deductibles or excess charges, which occur when a doctor charges Medicare more than the Medicare-approved amount.
- » Plans C and F are not available to people who became eligible for Medicare on or after January 1, 2020.
- » The comprehensiveness of the benefits for plans D, K, L, M and N is somewhere in the middle.
- » You may enroll in a Medigap plan without answering medical questions during the 6 months after you enroll in Part B. After that, an insurer can deny your application for Medigap coverage unless you meet certain requirements.

Why do I need a Medigap plan?

- » Medigap coverage can help reduce the burden of out-of-pocket costs for enrollees.
- » Some Medigap plans may keep you covered in emergency situations, like if you need treatment when traveling outside the United States.

What else should I know?

- » You cannot be covered by a Medigap plan at the same time as a Medicare Advantage plan.
- » People who purchase a Medigap plan should also purchase a Medicare Part D prescription drug plan.
- » A licensed, professional agent or broker can help you shop for a Medigap plan that suits your needs and budget.