

[1] Original Medicare pays its share [2] Then the Medigap plan pays the percentages below [3] You pay any remaining charges

Note: only insurance carriers with a stable outlook and A- or better rating were considered in the pricing example below.

Premium may be affected by gender, age, & smoking history. May include enrollment discount. Household and other discounts may be available.

After the Guaranteed Issue period, you may be denied coverage or charged more for certain health conditions.

Lowest approximate annualized premium - Female 65 yrs non-smoker, no discounts		\$480 HD ¹							
Plan type	Medigap pays (2024)	A	B	D	G(HD ¹)	K	L	M	N
Part A deductible	\$1,632 per benefit period		100%	100%	100%	50%	75%	50%	100%
Part A coinsurance & hospital costs (up to an additional 365 days)	For each benefit period: Days 61-90: \$408/day. Days 91-150: \$816/day (60 day lifetime limit) +365 additional days after Medicare benefits end	100%	100%	100%	100%	100%	100%	100%	100%
Part A skilled nursing facility coinsurance	For each benefit period: Days 21–100: \$204.00/day			100%	100%	50%	75%	100%	100%
Part A hospice coinsurance or copay	5% of the approved amount for inpatient respite care and \$5 copays for prescriptions for pain relief while you're home. Doesn't cover room and board	100%	100%	100%	100%	50%	75%	100%	100%
Part A or Part B Blood	First 3 pints of blood each year	100%	100%	100%	100%	50%	75%	100%	100%
Part B deductible	\$240 per year								
Part B coinsurance or copay	Generally 20% of Medicare approved amount	100%	100%	100%	100%	50%	75%	100%	copays apply
Part B excess charges	Additional amount charged by doctor or other health care provider who does not accept assignment. (Excess charges are limited by Medicare)				100%				
Foreign travel emergency (up to plan limits)	80% after \$250 annual deductible. Care must begin during first 60 days of trip. \$50,000 lifetime limit			80%	80%			80%	80%

Plans G(HD¹) and F(HD²) are high-deductible plans. After you pay **\$2,800 in 2024**, plan pays 100%.

Plans K & L pay the percentages above. When you reach your out-of-pocket limit, the plan pays 100%. **2024 out of pocket limits: K=\$7,060; L=3,530.**

Plan N pays 100% of Part B coinsurance except for a copay of up to \$20 for some office visits and up to a \$50 copay for emergency room visits that don't result in

Plans C, F & F(HD): As of 1/1/2020, these plans *cannot be sold to those newly eligible for Medicare*. Newly eligible is defined as anyone who: (a) attains age 65 on or after 1/1/ 2020 , or (b) who first becomes eligible for Medicare benefits due to age, disability or ESRD on or after 1/1/2020. Those who enrolled in these plans prior to 1/1/2020 may keep their plan. Those individuals who became eligible for Medicare prior to 1/1/2020 may keep or purchase Plans C, F & F(HD) after 12/31/2019.

In Arizona, Medigap is not available to individuals under 65. (Those under 65 who bought a Medigap plan in prior years are grandfathered in.)

Medicare SELECT Plans is a type of Medigap policy sold that requires you to use hospitals and, in some cases, doctors within its network (except in an emergency).

"This project was supported, in part by grant number 90SAPG0083, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy."

Questions to Ask the Medigap Plan

Insurance Company Name: _____

Telephone #: _____ Contact Name _____

Years in Market: _____ Rating _____ Date Contacted _____

Circle Plan Type: A B D G G(HD) K L M N

Premium \$ _____ for age _____ (may be affected by gender, age, and if applicant smokes)

Does the premium include an enrollment discount?: YES NO

What is the enrollment discount for my first year? _____

How much does the enrollment discount decrease every year? _____

When does the enrollment discount end? _____

What is your household discount (if any)? _____

Does household member have to enroll in a Medigap with your company? YES NO

Other discounts (describe) _____

Premium History

\$ _____ last year

\$ _____ 2 years ago

\$ _____ 3 years ago

\$ _____ 4 years ago

\$ _____ 5 years ago

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Do you have crossover billing? (Medicare automatically sends the claim to your company) YES NO

If you do NOT have a guaranteed issue and have a pre-existing condition, see if the plan will accept you.

My condition

Lookback period

Even if you are in your guaranteed issue period, if you are NOT currently covered by an insurance plan, there may be a waiting period for certain pre-existing conditions.

My condition

Waiting period

List optional riders and/or additional benefits below: