

# Medigap Health Insurance



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Medigap is a type of health insurance. It works with Medicare, and pays for certain costs that Medicare does not cover. These costs can include co-insurance<sup>1</sup> payments and deductibles<sup>2</sup>. Medigap insurance does not usually pay for things like glasses, dentist visits, or hearing aids. Most older adults (age 65+), and many younger people with disabilities can buy a Medigap plan. This fact sheet only covers Medigap guidelines for older adults.

## WHAT DO MEDIGAP INSURANCE PLANS COVER?

There are 10 types of Medigap plans (Types A, B, C, D, F, G, K, L, M and N). Each plan type covers certain costs Medicare doesn't cover. Some Medigap plans cover more costs, and some cover less. Each plan type, however, covers the same things as every other plan of that type. For example: Plan A from one seller covers the same things as Plan A sold by another seller. Also, Plan A in one state covers the same costs as Plan A in most other states. Massachusetts, Minnesota, and Wisconsin are exceptions.

## HOW MUCH DO MEDIGAP INSURANCE PLANS COST?

Medigap plans vary in cost and coverage. Plan costs also vary by which insurance company sells them. Some plans with lower initial costs may have higher annual increases. Other factors can influence cost too. In 2023, initial plan costs in the DC metro area ranged from \$76 to \$1,078 per month.

1 Co-insurance is a percentage of a medical bill you pay for each bill. You pay this even after you've paid other costs needed to maintain your policy.

2 Each year, Medicare requires you to pay a set amount of money on your health care before it starts paying. This amount is called a deductible.

## FIND AND COMPARE PLANS

Not every plan is sold in every state. Some plans aren't even being sold to new buyers. To find plans sold in your state, visit Medicare's website at: [medicare.gov/medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans). You also can phone Medicare at 1-800-633-4227.

**INFORMATION CONT'D ►**

## AM I ELIGIBLE TO BUY MEDIGAP INSURANCE?

Not everyone is eligible to buy a plan. To buy a plan, you must have both Medicare Part A and Part B. You must also have Original Medicare. People who have a Medicare Advantage plan are not eligible to buy a Medigap plan.

## WHEN AM I ELIGIBLE TO BUY MEDIGAP INSURANCE?

Most eligible older adults can buy a plan at any time. However, when you buy a plan may change how much you pay for one. When you buy a plan also may affect if you can buy one at all. The first time you can buy a plan is in the six months after you first get Medicare Part B. These six months are called your “Medigap Open Enrollment Period.” During this time, Medigap sellers must sell you a plan even if you’re not in perfect health. They also cannot charge you more if you have health problems. Most times after this period, sellers can charge you more if you have health problems. They also can refuse to sell you a plan because of your health.

## WHAT IF I CANNOT AFFORD MEDIGAP INSURANCE?

Low-income older adults (for whom the cost of Medigap may be too high) can get government help through the Medicare Savings Programs or through Medicaid. DC calls their Medicare Savings Program “QMB”. See Iona’s Medicaid Fact Sheet.

## WHERE CAN I GET HELP WITH CHOOSING A MEDIGAP PLAN?

Choosing a Medigap insurance plan is not easy. As mentioned earlier, plans vary in what they cover, and what they cost. The best time to buy a plan is during the “Medigap Open Enrollment Period.” During this period, insurance companies cannot use your health history against you. These times are few and far between. Thus, choosing the wrong plan can have lifelong consequences. Help is available to those who want it. Nationwide, State Health Insurance Assistance Programs (SHIPs) provide free Medicare counseling. DC’s SHIP is the Health Insurance Counseling Project. Call them at 202-727-8370. To find a SHIP elsewhere, visit the website of the SHIP National Network at: [shiphelp.org](http://shiphelp.org).

- Visit [iona.org](http://iona.org) or call
- 202-895-9448 for
- other helpful fact sheets.

- ▶ Adult Day Health Programs
- ▶ Finding Legal Assistance
- ▶ Low-Cost Housing Options
- ▶ Reverse Mortgages
- ▶ Senior Service Network Lead Agencies
- ▶ Testing for Memory Loss
- ▶ Transportation for Riders Needing Assistance
- ▶ Transportation for Independent Riders
- ▶ Veterans Aid & Attendance
- ▶ DC Supplemental Security Income
- ▶ DC Villages
- ▶ DC Medicaid for Older Adults