



## Remember these important facts

- You must have Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) to buy a Medigap policy.
- You pay the private insurance company a monthly premium for your Medigap policy in addition to the monthly Part B premium that you pay to Medicare. Contact the insurance company to find out how to pay your Medigap premium.
- A Medigap policy covers only one person. Spouses must buy separate policies.
- Although some Medigap policies sold in the past covered prescription drugs, Medigap policies sold after January 1, 2006, aren't allowed to include drug coverage. If you want drug coverage, you can join a Medicare Drug Plan (Part D) offered by private companies approved by Medicare.
- It's important to compare Medigap policies since the costs can vary and premiums may go up as you get older. Some states impose limits on how insurance companies "price" or set Medigap premiums.
- The best time to buy a Medigap policy is during your Medigap Open Enrollment Period, when you have the right to buy any Medigap policy offered in your state. This 6-month period begins on the first day of the month in which you're 65 or older **and** enrolled in Part B. Some states require Medigap insurance companies to also sell Medigap policies to people under age 65. Check with your State Insurance Department to learn about what rights you might have under state law.

## Where can I get more information?

- Visit [Medicare.gov/medigap-supplemental-insurance-plans](https://www.Medicare.gov/medigap-supplemental-insurance-plans) to find and compare Medigap policies.
- Visit [Medicare.gov/publications](https://www.Medicare.gov/publications) to view or print "Guide to Choosing a Medigap Policy."
- Call 1-800-MEDICARE (1-800-633-4227) to get help with Medicare and Medigap questions. TTY users can call 1-877-486-2048.
- Call your State Insurance Department if you have questions about the Medigap policies sold in your area or any insurance-related problems. Visit [Medicare.gov/contacts](https://www.Medicare.gov/contacts), or call 1-800-MEDICARE to get the phone number.
- Call your State Health Insurance Assistance Program (SHIP). To get the phone number, visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE. The SHIP can help with topics including these:
  - Buying a Medigap policy or long-term care insurance
  - Dealing with payment denials or appeals
  - Medicare rights and protections
  - Choosing a Medicare plan
  - Decisions about suspending your Medigap policy
  - Questions about Medicare bills

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

"Medicare Supplement Insurance: Getting Started" isn't a legal document. More details are available in the "Guide to Choosing a Medigap Policy" booklet and on [Medicare.gov](https://www.Medicare.gov). Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

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



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# Medicare Supplement Insurance (Medigap)

GETTING STARTED



An overview of Medicare Supplement Insurance (Medigap)



## Let's get started

Original Medicare pays for many, but not all, health care services and supplies. Medicare Supplement Insurance (Medigap) is sold by private companies. It can help pay your share of some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like emergency medical care when you travel outside the U.S. If you have Original Medicare and you buy 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. You pay a premium for the Medigap policy in addition to the monthly Part B premium you pay to Medicare.

A Medigap policy is different from a Medicare Advantage Plan. A Medicare Advantage Plan provides you with a way to get your Medicare benefits, while a Medigap policy supplements your Original Medicare benefits. It's generally illegal for an insurance company to sell you a Medigap policy if you're in a Medicare Advantage Plan. If you have Medigap and switch to a Medicare Advantage Plan for the first time, you have the right to change your mind. If you return to Original Medicare 12 months after you enrolled in a Medicare Advantage Plan, you'll have special rights under federal law to buy a Medigap policy.



## What policies are available?

Every Medigap policy must follow federal and state laws designed to protect you, and the policy must be clearly identified as "Medicare Supplement Insurance." Insurance companies can sell you only a "standardized" Medigap policy, identified in most states by letters: Plans A–N. In Massachusetts, Minnesota, and Wisconsin, Medigap policies are standardized in a different way. For more information, visit [Medicare.gov](https://www.medicare.gov).

All standardized policies offer the same basic benefits, no matter which insurance company sells it, but some offer additional benefits so you can choose which one meets your needs.

Plans E, H, I, and J are no longer available to buy, **but** if you already have one of those policies, you can generally keep it. Contact your insurance company for more information.

In some states, you may be able to buy another type of Medigap policy called Medicare SELECT. Medicare SELECT plans are standardized Medigap policies that require you to use specific hospitals and, in some cases, specific doctors or other health care providers to get full supplemental coverage (except in an emergency). If you have Medigap and switch to a Medicare SELECT policy, you have the right under federal law to change your mind within 12 months and switch back to a standard Medigap policy.

Starting January 1, 2020, Medigap policies 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 new to Medicare on or after January 1, 2020 (those who turned 65 on or after January 1, 2020, and those who get Part A on or after January 1, 2020.)

If you had one of these plans (or the high deductible version of Plan F) before January 1, 2020, you can keep it. 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.

## How do I compare Medigap plans?

The chart below shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit and you're responsible to pay the rest. Visit [[Medicare.gov/Medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans)] (<https://www.medicare.gov/medigap-supplemental-insurance-plans/#/m?year=2021&lang=en>) to view this information online.

Benefits	Medicare Supplement Insurance Plans (Medigap)									
	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%

Standardized Medigap policies aren't required to cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Out-of-pocket limit (2021)**
\$6,220    \$3,110

\* Plans F and G also offer a high-deductible plan in some states. With this 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. (Plans C and F are no longer available to people newly eligible for Medicare on or after January 1, 2020). 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.

\*\*For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$203 in 2021), the Medigap policy pays 100% of covered 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.