

## 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 C and F are not available to people who became eligible for Medicare on or after January 1, 2020.
- All Medigap policies are standardized (with a few exceptions at the state level) and denoted by letters A–D, F, G, and K–N. Policies with the same letter offer the same basic benefits no matter where you live or the insurance company you buy the policy from.
- Plans C, F and G are the most comprehensive.
- The most popular Medigap plans are Plan F, Plan G, and Plan N, with Plan G being most popular due to it being available to new enrollees and because the only out-of-pocket expense for Medicare-approved services is the Part B deductible.
- Plans that are sensible if you have chronic health conditions: C, D, F, G, N. These have good coverage for doctor visits and lab tests, as well as time in the hospital and extended stays at skilled nursing facilities.
- 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.