

# Medicare Supplement Plans



Medicare Supplement insurance, also known as Medigap, is an important consideration for most people. It can help you pay for some of the costs Medicare alone cannot cover, including copays, coinsurance, and deductibles. If you have Medicare and you choose to purchase a Medigap policy, Medicare will still cover your pre-approved amount for relevant care costs.

There are some stipulations regarding Medicare Supplement Insurance. For example, purchasers must have both Medicare Part A and Part B to be eligible. Plus, all standardized Medicare Supplement policies are guaranteed to be renewable, even for those with health problems. As long as you pay your premium, the issuing insurance company cannot cancel your supplemental policy. Let's look at some more details on the reverse.



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## Important Details

As we mentioned earlier, Medicare Supplement Insurance (aka, Medigap) can help you pay for some of the costs Medicare alone cannot cover. There are some important considerations and details, all of which the Medicare Store can help you understand.

Sometimes there's a bit of confusion about Medicare Supplement Insurance/Medigap compared to a Medicare Advantage Plan. The two are separate and provide different benefits. Medicare Advantage Plans help people receive Medicare benefits, while a Medigap policy can only be used to supplement Medicare benefits you are already receiving.

To be eligible for Medicare Supplement Insurance, you must already have both Medicare Part A and Part B. Your Medicare Supplement Insurance premium will need to be paid each month, in addition to your monthly Medicare Part B premium.



We know you likely have many questions, and our licensed agents would be delighted to answer them all.



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## Additional Coverage

If you already have an Advantage Plan, you are free to switch to a Medicare Supplement policy. However, you'll need to make sure you are allowed to leave the Advantage Plan before the supplemental policy starts.

Also, Medigap policies cover only one person. If your spouse wishes to have a policy as well, you'll need to get a separate policy for them. Medicare Supplement insurance policies can be purchased from any licensed insurance company in your state.

There are additional rules, such as any Medicare Supplement insurance sold after January 1, 2006 cannot include prescription drug coverage. It is also illegal for anyone to sell you a Medigap policy if you already have a Medicare Advantage plan, unless you are reverting to traditional Medicare.

### *Did You Know?*

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