



Tips for enrolling in a Medicare supplement or Medigap plan

1. Medigap policies help pay some of the healthcare costs that Medicare A & B don't completely cover, like deductibles and coinsurance. Decide which coverage option (A-N) is right for you. The plan benefits are standardized; a Plan G offered by one company must provide the exact same benefits as a Plan G from another company. However, prices can vary widely and companies raise prices over time, as much as twice a year. Also, the company can change prices twice a year.
2. Consider which company is right for you.
 - If you have past experience with a trusted insurance broker, contact the broker for assistance.
 - Other ideas to consider:
 - Select a company you have heard of and that has a good reputation.
 - A higher monthly premium does not necessarily equal better coverage.
 - Is there an application fee?
 - If you are outside Guaranteed Issue Rights,* is the health questionnaire simple or detailed?
 - Does the company offer extra benefits such as a free fitness membership?
 - Call 2-3 companies to ask a few basic questions so you can compare customer service experiences.
3. Enroll in the selected Medicare supplement policy.
 - If you do not have a broker, contact the company directly.
 - When you first speak with the company representative, be very direct that you want a **Medicare supplement** and give the letter of the plan (A-N) you want.
 - If you have Guaranteed Issue Rights* to a supplement, state that clearly at the beginning of the call.
 - If you and your spouse both want Medicare supplements, you must each buy your own policy. However, you may get discounts if you both use the same company.
 - You will pay the supplement company directly; these premiums cannot be deducted from your Social Security benefit.
 - If you are replacing an existing policy with a new policy, do NOT cancel the old policy until the new one is confirmed.
 - Write down the date of your call and the name of the agent you talked to, along with a confirmation number if available.
4. Update your insurance information.
 - Once you receive your supplement card, show it to all of your medical providers.

***Guaranteed Issue Rights (GIR):** rights you have in certain situations when insurance companies must sell you a Medicare supplement policy and cannot charge you more because of your health history. You have GIR when: you first start Part B; you are in a Medicare Advantage plan and it leaves the area or you leave its service area; your Employer Group Health Plan that pays secondary to Medicare ends; you join a Medicare Advantage plan when you first turn 65 and within the first year you want to go back to Original Medicare; other situations also allow for GIR.