



What is **Medigap?**

Medigap vs. Original Medicare



Choosing a Medigap Plan

Traditional Medicare may not cover all your healthcare needs. "Medigap," or Medicare Supplement Plans, can fill in some of those coverage gaps.

- Medigap plans cover some or all costs left over from Medicare
- Medigap can help cover copays, coinsurance and deductibles.
- Medigap plans are offered by private insurance companies, but coverage is standardized by plan type across all companies.
- There are 10 Medigap plan types. Each plan type is named a letter.
- Plans A and B have the least coverage and cover hospital copays and Part B coinsurance but do not care outside the US
- Plans C, F, and G are the most comprehensive and may help cover Part B deductibles or excess charges.
- Plans C and F are only available to people who became eligible for Medicare before 1/1/2020.
- The comprehensiveness of the benefits for plans D, K, L, M, and N is somewhere in the middle.
- 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 unless you meet certain requirements.

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More Things You Should Know

- Medigap coverage helps reduce the burden of out-of-pocket costs
- Some Medigap plans can keep you covered in emergency situations, even outside the US
- You cannot be enrolled in both a Medigap & Medicare Advantage plan
- Medigap does not provide prescription drug coverage, so you should remember to also enroll in a Medicare Part D prescription drug plan.
- A licensed, professional insurance agent can help you shop and choose a Medigap plan that fits your medical and financial needs.





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The Parts of Medicare

Medicare covers a wide variety of drugs and therapies through Medicare Part A, Part B, Part C, and Part D



Part A

- Covers drugs administered in a hospital or nursing facility
- Ex. Part A covers the cost of medication needed to recover from hospital procedures, like a hip replacement

Part B

- Covers drugs administered in a doctor's office or a hospital or outpatient setting.
- Ex. Part B covers chemotherapy for someone getting weekly infusions at the doctor's office

Part C

- Also known as Medicare Advantage (MA)
- Covers everything typically covered by Part A & Part B
- Most MA plans also include Part D prescription drug coverage (MAPD Plans)

Part D

- Covers prescription drugs
- Part D plans must cover at least 2 drugs in each of 6 therapeutic categories: antidepressants, antipsychotics, anticonvulsants, immunosuppressants, antiretrovirals, and antineoplastics

Questions about your Medicare options? A licensed agent can help!



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