



# Medicare Supplement Coverage

Each year, millions of beneficiaries choose a Medicare Supplement (or Medigap) plan to cover the gaps in Original Medicare Parts A & B. Before you decide to buy a plan or change your coverage, it's important to understand your options.

## What do they cover?

While plan options may vary by state, Medigap plans are designed to cover the gaps in Original Medicare parts A and B, including:

### Part A

- Inpatient Deductible
- Inpatient Copay days 61+
- Skilled Nursing Facility Copay
- Hospice Coinsurance

### Part B

- Calendar Year Deductible
- 20% Coinsurance
- Part B Excess Charges

## How much do they cost?

Plan premiums can vary based on age, gender, zip code, health conditions and tobacco use. Plus, plans that cover more gaps in Medicare generally cost more than those that cover fewer gaps. There are plans designed to fit all budgets and coverage needs, and prices will vary between insurance carriers. It's best to get as many quotes as possible.

## When can I buy a plan?

You can purchase a plan any time of the year, but you may be denied based on your health conditions and the state you live. There are two situations where your ability to buy a Medicare Supplement plan is guaranteed.

### Open Enrollment Period

It starts the first month that you're covered under Medicare Part B, and you're 65 or older and lasts for 6 months. Some states may have additional Open Enrollment rights under state law.

### Guaranteed Issue

In certain situations, your right to buy a Medicare Supplement policy is guaranteed by law. Some of the most common Guaranteed Issue situations include involuntary loss of group coverage and moving outside of your Medicare Advantage plan's service area.