What You Should Know About Medigap

Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs ("gaps") that Original Medicare doesn't cover (like copayments, coinsurance and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your Medicare Plus Blue℠ PPO coverage. Medigap policies only help pay if you're in Original Medicare. You don't need a Medigap policy if you're in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a "standardized" Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called "Medigap protections") are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions and can't charge you more because of any health problems. If you're under 65, you may not be able to buy a Medigap policy until you're 65.

Because you're losing coverage with Medicare Plus Blue PPO, you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 63 calendar days after your coverage with Medicare Plus Blue PPO ends.

- Because your coverage under our plan ends December 31, 2025, you can buy a Medigap policy no later than March 4, 2026. If you leave our plan before December 31, 2025, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.
- You can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020.

You may also have a guaranteed issue right in these situations:

- If you are still in your Medigap Open Enrollment Period, you can buy any Medigap policy beginning the first month you have Medicare Part B and you're 65 or older. This six-month federal Medigap Open Enrollment Period is a one-time opportunity.

- If you are in an employer group that pays after Medicare, you can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020. You can do so beginning on the date you receive a notice of termination or your current employer group coverage that pays after Medicare ends, or on a claim denial (if this is the only way you know that your coverage ended) and ending 63 days after such notice.
- If you joined a Medicare Advantage or Program of All-Inclusive Care for the Elderly (PACE) plan when you were first eligible for Medicare Part A at 65, and within the first 12 months of joining, you decide you want to switch to Original Medicare, you can buy any Medigap policy no later than 63 days after your coverage ends.
- If you dropped a Medigap policy to join a Medicare Advantage, Cost, or PACE plan for the first time, you have been in the plan less than a year, and you want to switch back, you can buy the Medigap policy you had before if the same insurance company still sells it. If not, you can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020. You have 63 calendar days from the day your coverage ends to buy a Medigap policy.

Federal law requires the protections described above. **Your State may have laws that provide more Medigap protections.**

You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. Call MI Options/State Health Insurance Assistance Program, or SHIP (formerly called the Michigan Medicare Assistance Program) to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

Remember, you must buy a Medigap policy no later than 63 days from the day your coverage in Medicare Plus Blue PPO ends. It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

Get Help Comparing Your Options

- **Call MI Options/SHIP** (formerly called the Michigan Medicare Assistance Program) **at 1-800-803-7174 or TTY: 711, office hours vary by location, open Monday through Friday (except holidays).** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.
- **Visit Medicare.gov.** Click on "Find a Medicare Supplement Insurance (Medigap) policy" for information on Medigap policies and tools that can help you find plans available in your area.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

You can get this information for free in other formats, such as large print or audio. Call 1-877-241-2583. The call is free. "ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-877-241-2583 (TTY: 711)."