

# Choosing a Medigap Policy:

## A Guide to Health Insurance for People with Medicare



**This official government guide has important information about:**

- Medicare Supplement Insurance (Medigap) policies
- What Medigap policies cover
- Your rights to buy a Medigap policy
- How to buy a Medigap policy

*This guide can help if you're thinking about buying a Medigap policy or already have one.*



Developed jointly by the Centers for Medicare & Medicaid Services (CMS)  
and the National Association of Insurance Commissioners (NAIC)

# **Choosing A Medigap Policy Guide To Health Insurance For People With Medicare 2013**

**Centers for Medicare & Medicaid  
Services (U.S.), National Association of  
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# Choosing A Medigap Policy Guide To Health Insurance For People With Medicare 2013

Choosing a Medigap Policy , *Choosing a Medigap Policy: Guide to Health Insurance for People with Medicare* Centers for Medicare & Medicaid Services U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services,2014-06-03 This guide helps people with Medicare understand Medigap policies This can also be called Medicare Supplement Insurance

**Choosing a Medigap Policy** U. S. Department Human Services,Centers for Medicaid Services,2013-10-15 This guide helps people with Medicare understand Medigap also called Medicare Supplement Insurance policies A Medigap policy is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage Medigap policies can help pay your share coinsurance copayments or deductibles of the costs of Medicare covered services Some Medigap policies also cover certain benefits Original Medicare doesn t cover Medigap policies don t cover your share of the costs under other types of health coverage including Medicare Advantage Plans stand alone Medicare Prescription Drug Plans employer union group health coverage Medicaid Department of Veterans Affairs VA benefits or TRICARE Insurance companies generally can t sell you a Medigap policy if you have coverage through Medicaid or a Medicare Advantage Plan Also available in Spanish

**Guide to Health Insurance for People with Medicare** ,1984

**Choosing a Medigap Policy** U. S. Department of Health and Human Services,2010-04-15 This government guide helps people with Medicare understand Medigap also called Medicare Supplement Insurance policies A Medigap policy is a type of private insurance that helps you pay for some of the costs that Original Medicare doesn t cover It has important information about the following What a Medigap policy is what s new in 2010 what Medigap policies cover your rights to buy a Medigap policy and how to buy a Medigap policy This guide can help if you re thinking about buying or already have a Medigap policy

**Choosing a Medigap Policy** Centers for Centers for Medicare and Medicaid Services,U. S. Department of Health and Human Services,2014-07-18 This guide helps people with Medicare understand Medicare Supplement Insurance policies also called Medigap A Medigap policy is a type of private insurance that helps you pay for some of the costs that Original Medicare doesn t cover

Choosing a Medigap Policy U.s. Department of Health,2014-01-27 This book is a B W copy of the government agency publication *Choosing a Medigap Policy A Guide to Health Insurance for People with Medicare*This official government guide has important information about What is a Medicare Supplement Insurance Medigap policy What Medigap policies cover Your rights to buy a Medigap policy How to buy a Medigap policy This guide can help if you re thinking about buying a Medigap policy or already have one How to use this guide There are 2 ways to find the information you need 1 The Table of Contents on pages 3 4 can help you find the sections you need 2 The List of Topics on pages 53 56 lists topics in this

guide and the page number of where to find them Who should read this guide This guide helps people with Medicare understand Medicare Supplement Insurance policies also called Medigap A Medigap policy is a type of private insurance that helps you pay for some of the costs that Original Medicare doesn't cover Medicare Basics A brief look at Medicare This guide helps people with Medicare understand Medigap also called Medicare Supplement Insurance policies A Medigap policy is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage Medigap policies can help pay your share coinsurance copayments or deductibles of the costs of Medicare covered services Some Medigap policies also cover certain benefits Original Medicare doesn't cover Medigap policies don't cover your share of the costs under other types of health coverage including Medicare Advantage Plans stand alone Medicare Prescription Drug Plans employer union group health coverage Medicaid Department of Veterans Affairs VA benefits or TRICARE Insurance companies generally can't sell you a Medigap policy if you have coverage through Medicaid or a Medicare Advantage Plan Before you learn more about Medigap policies the next few pages provide a brief look at Medicare If you already know the basics about Medicare and only want to learn about Medigap skip to page 9 What is Medicare Medicare is health insurance for People 65 or older People under 65 with certain disabilities People of any age with End Stage Renal Disease ESRD permanent kidney failure requiring dialysis or a kidney transplant The different parts of Medicare The different parts of Medicare help cover specific services Medicare Part A Hospital Insurance Helps cover inpatient care in hospitals Helps cover skilled nursing facility hospice and home health care Medicare Part B Medical Insurance Helps cover doctors and other health care providers services hospital outpatient care durable medical equipment and home health care Helps cover many preventive services to help maintain your health and to keep certain illnesses from getting worse Medicare Part C also known as Medicare Advantage Offers health plan options run by Medicare approved private insurance companies Medicare Advantage Plans are a way to get the benefits and services covered under Part A and Part B Most Medicare Advantage Plans cover Medicare prescription drug coverage Part D Some Medicare Advantage Plans may include extra benefits for an extra cost Medicare Part D Medicare Prescription Drug Coverage Helps cover the cost of prescription drugs May help lower your prescription drug costs and help protect against higher costs Run by Medicare approved private insurance companies

*2002 Guide to Health Insurance for People with Medicare* Centers for Medicare & Medicaid Services (U.S.), National Association of Insurance Commissioners, 2002

**Choosing a Medigap Policy 2015** Centers for Medicare & Medicaid Services (CMS), 2014-12-17 This official government guide has important information about Medicare Supplement Insurance Medigap policies What Medigap policies cover Your rights to buy a Medigap policy How to buy a Medigap policy

**Guide to Health Insurance for People with Medicare**, 2001 *Choosing a Medigap Policy 2016* Centers for Medicare & Medicaid Services, 2016-05-26 This booklet contains information on choosing a Medigap policy to supplement the original Medicare plan This is a low cost edition of a government document available online Learn more at [www.MedicareBooks](http://www.MedicareBooks)

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