

Medicare Supplement Plans (Medigap)

This coverage is not automatic. It is not a Government Funded Insurance Plan. You must have both Medicare Parts A & B to qualify for it. It fills in gaps in Medicare Coverage. It is not free. You must pay for it. A variety of plans is offered. The premium asked depends on where you live, and the plan you choose. Most commonly the premium increases both with advancing age and inflation.

There are sixteen classes of guaranteed issue purchase period, one is initial and the remaining fifteen are special.

- The initial purchase period for Medigap insurance occurs only once. It is the six month period starting on the first of the month during which you are **first** enrolled in Medicare Part B. (There are circumstances in which you may disenroll from Medicare Part B, and later re-enroll. These circumstances do not generate a new initial Medigap purchase period.)
- If you are a California resident enrolled in Medicare Part B and covered by an employer sponsored health insurance plan you may defer your purchase of Medigap coverage without prejudice until you are terminated, or voluntarily terminate your coverage under that plan. (Different provisions apply in other States.)
- If you are a California Resident and already have a Medigap plan, each year during the thirty day period starting with your birthday, you may transfer to a plan with equal or lesser benefits than those provided by your current plan. (This is not available in all States.)
- The remaining thirteen special guaranteed issue purchase periods have to do with entering and leaving alternative Medicare Plans—such as Medicare Advantage, and replacing coverage which has been discontinued by the issuer or for which you no longer qualify.
- You must provide evidence of satisfactory insurability if you wish to purchase Medigap coverage at any time not covered by one of the sixteen special situations.

The information in this document is intended to reflect legislation in effect as of the date it was prepared. It is not legal advice, and is not to be taken as complete or comprehensive.