

## Doing a Search

1. At a personal computer, launch internet browser software such as *Internet Explorer, Firefox* or *Safari*.
2. Enter the Medicare website in the browser address bar: <http://medicare.gov>
3. On the Medicare home page, click the deep blue tab in the center top of the home page entitled **"Supplements & Other Insurance"** box.
4. Select the **"Find a Medigap policy"** drop down menu option.
5. On the Medigap Policy Search screen, enter your Zip Code to find a Medigap policy in your area. You can skip any additional optional questions such as your health status and whether you have an existing policy.
6. Click the brown **"Continue"** button.  
**NOTE:** If the zip code entered spans multiple counties, choose the appropriate county and click the "Continue" box.
7. A screen titled "View All Medigap Policies" will display a list of the different supplement policies (A-N), also referred to as "plans", that are available in your zip code.
8. Scroll down to find the plan in which you are most interested.
9. Click on the plan title, such as **"Medigap Policy X"**, to view a detailed description of the plan benefits including deductibles, co-pays, co-insurance and other information.
10. Click the **"View all Medigap Policies"** breadcrumb link or the browser's back button to return to the "View All Medigap Policies" screen.
11. Ignore the columns titled "Monthly Premium" and "Estimated Annual Cost".
12. In the row of your desired plan type, click the **"View companies that offer Medigap Policy X"** link on the right hand side.
13. A screen titled "Companies Offering Medigap Policy" will display a list of the companies that offer the desired plan type in your zip code.
14. The benefits for each plan should be the same regardless of the company offering the policy. A "Plan X" from every company should provide exactly the very same benefits. NOTE: Plan names that include the word "Select" are a special type of Med Supp which may require you to use network doctors and facilities. Premiums for the same plan, however, can vary widely among different companies.
15. To compare premiums for a specific plan, you will have to obtain a quote either on-line, directly from each company or from a licensed agent/broker/ authorized sales rep for each company.

## HOW TO OBTAIN MEDICARE SUPPLEMENT (MEDIGAP) INFO ON-LINE



16. Some companies allow you to obtain quotes from their web sites. Every web site, however, is different. Click the web site link underneath the company address on the "Companies Offering Medigap Policy" screen.
17. Look for links such as "free on-line quote".
18. You may be prompted for some or all of the information requested below to obtain the quote:
  - **ZIP Code** of your residence
  - **Effective Date for Part B:** Month/Year from your Medicare card
  - **Date of Birth:** Month/Day/Year (MMM/DD/YEAR)
  - **Desired Start Date of coverage:** Month/Day/Year
  - **Gender:** Male/Female
  - **Smoking History:** Yes/No
- WARNING:** Do NOT share your Medicare number, Social Security number or other confidential information on-line without using a secure connection and being 100% sure that the website is legitimate.
19. Beware that if you provide your name, telephone number, address and/or email address that you are inviting the company to contact you directly about Medigap policies.
20. Once you have completed the requested information, the company web site will display monthly premiums for one or more plan types appropriate for the zip code, age, gender and smoking history that you answered.
21. Some companies may also offer a discount, sometimes referred to as a household resident discount, if both spouses purchase Medigap policies from the same company.
22. Record information about the plan, company, premium and any discount on the attached spreadsheet to compare with other companies and policies.
23. If you wish to obtain information on companies offering another plan type, click on the "View all Medigap Policies" breadcrumb link. Repeat from step 8 above.
24. For any company that does not provide access to rates on-line, contact a licensed agent/broker/authorized sales rep or call the 800# listed in the Med Supp Guide.

## Comparing Medicare Supplement (Medigap) Policies

1. To evaluate and compare plans, you should consider such factors as:
  - Monthly premiums, copays, coinsurance, annual deductible, and out of pocket maximums;
  - Your monthly premiums for a Medicare Supplement policy at age 80 or older will likely be significantly higher than the premiums at age 65.
  - The 1-year average change in the company's premiums over the past 5 years;
  - Your risk tolerance: How much you are willing to pay in monthly premiums when you are healthy versus what is the maximum you can afford to pay when you get sick; and
  - The longevity and financial strength of the insurance company offering the Medigap policy.
2. You can enroll in or change Medicare Supplement Policy, as follows:
  - Within six months of your initial effective date for Original Medicare Part B. **NOTE:** This is the best time to purchase a policy as you have Guaranteed Issue Rights meaning you cannot be denied because of your health.
  - During special enrollment periods such as when your insurance company goes out of business or you lose coverage through no fault of your own. **NOTE:** You have guaranteed issue rights for 63 days after your existing policy ends but your policy options are limited.
3. You can enroll in a Medicare Supplement (Medigap) Policy by:
  - Calling the company or authorized sales rep directly.
  - Enrolling on the company's website.

### **IMPORTANT TIPS & REMINDERS:**

- Pay your Medigap premiums on time to avoid the risk of being cancelled.
- Enroll in automatic withdrawal of your monthly premium from your bank account to avoid a late or missed payment.
- There is no set annual enrollment period for these plans; however, if you add/change plans, you may be underwritten which means that your premium could be higher or you could be denied.