

# Medicare Supplements

FREE VIDEO: HOW TO CHOOSE THE BEST MEDICARE COVERAGE



## Medicare Supplements

### What are Medicare Supplements?

Medicare Supplements, or Medigap plans, are sold by private companies and work with Original Medicare (Parts A & B). These plans fill many of the "gaps" that Medicare was not designed to pay: deductibles, coinsurance, copayments, and more.

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### How do Medigap/Medicare Supplement plans work?

Medicare Supplements have no network restrictions. You are free to see any provider who accepts Medicare. After you receive medical care, your provider bills Medicare. Medicare determines whether the claim should be paid. If Medicare approves the claim, it pays its portion (generally 80%) and sends the claim on to the Medicare Supplement company for its payment. The Medicare Supplement company cannot deny payment for any claim approved by Medicare.

### What are my coverage options?

In most states, Medicare Supplement plans are named using the letters A through N. Each letter offers a different level of coverage. By law, the coverage for each lettered plan is standardized across all insurance companies - a Plan G from any company will offer the same coverage, though the premiums vary from company to company. Once you choose the lettered plan that has the coverage you'd like, your broker will assist you in comparing premium rates from multiple companies for your chosen plan.

### How do I enroll in a Medicare Supplement?

Medicare Supplements are month-to-month contracts with enrollment available year round. In most cases, you will need to answer health questions and be approved through an underwriting process in order to enroll. However, there are exceptions to the underwriting requirement. Certain circumstances may offer you a guaranteed issue right to purchase a Medicare Supplement without answering health questions. **The exception common to all Medicare beneficiaries is that during your Medigap/Medicare Supplement Open Enrollment Period, the first six months that you are 65 or older AND enrolled in Medicare Part B, you may enroll in any Medicare Supplement sold in your state without answering any health questions.**

HAVE MEDIGAP QUESTIONS? WE CAN HELP.



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