

NEBRASKA SHIP NEWSLETTER

MEDICARE SUPPLEMENTS (MEDIGAP)

Medigap Policies

Medicare supplements, also known as Medigap, are optional insurance policies that help fill the “gaps” in Original Medicare. Medigap policies pay for some or all of an individual’s deductibles, copays, and coinsurance, after Medicare has paid first. When considering a Medicare supplement, there are things a person should know.



Medigap Eligibility

Individuals need to have both Part A and Part B to purchase a Medigap policy. The best time to buy a Medigap policy is during an individual’s six-month Medigap Open Enrollment Period, which begins when they enroll into their Medicare Part B. During this time, current or preexisting health conditions cannot be used to deny a policy. Individuals may purchase any policy from any company selling that plan and are guaranteed the best price offered for their age, zip code, and gender.

Outside of the Medigap open enrollment, there is no guarantee that an insurance company will sell an individual a supplement policy. Insurance companies are allowed to use medical underwriting to determine whether to offer a policy to an individual and at what rate.

People younger than 65 may not be able to obtain a Medigap policy because Nebraska law does not require insurance companies to sell Medigap policies to people under 65.

Medigap Benefits

Medigap policies are standardized by federal and state law. There are a number of options, each offering coverage of basic required benefits including coverage of Part A copays for inpatient hospitalization beyond 60 days and coverage of the 20% Part B coinsurance. Additionally, policies may offer coverage of extra benefits, such as coverage of skilled nursing facility copays and foreign travel emergency. These options allow an individual the opportunity to choose the level of coverage most appropriate for them.

Medicare supplements only cover one person and are identified in most states by letters, i.e. Plan A or Plan G. The standardization of Medigap policies also ensures that the coverage provided is guaranteed renewable, even if a person has health problems. This means an insurance company cannot cancel an individual’s Medigap policy as long as they have paid their premium.

Medigap Costs

Medicare supplement costs will vary depending on a person’s location, gender, age, tobacco status, and chosen plan. Insurance companies may determine the premium they will charge, so it is important to compare the same policy, i.e. compare Plan A from one company with Plan A from another company. For more information about Medigap policies, costs, and availability, contact Nebraska SHIP for a complete list of options.



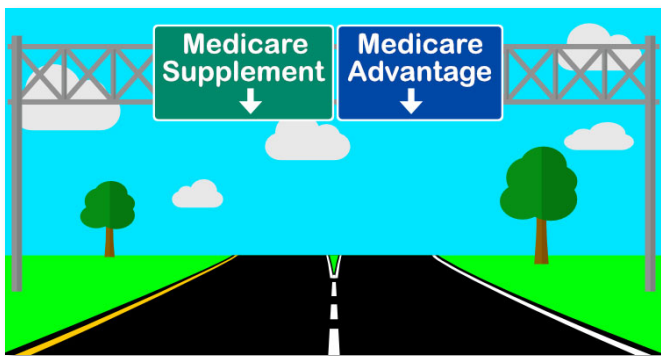
CALL NEBRASKA SHIP AT 1.800.234.7119

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Medicare Supplements and Medicare Advantage Plans

Medicare supplements do not work with Medicare Advantage Plans. Individuals with Original Medicare and a Medigap policy should drop their Medigap policy if they are joining a Medicare Advantage Plan since Medigap policies cannot be used to pay Advantage Plan costs.

Individuals who want to cancel their supplement should contact the insurance company to do this. Before doing so, it is important to remember that canceling a Medigap policy may result in an individual not being able to get a Medigap policy in the future.



Individuals enrolled in an Advantage Plan that wish to switch to Original Medicare and buy a Medigap policy should contact their Advantage Plan to verify that they are able to disenroll, before purchasing a Medigap policy.

It is illegal for someone to sell an individual a Medigap policy while they are enrolled into a Medicare Advantage Plan, unless it has been directly stated that the individual intends to return to Original Medicare.

Individuals may contact the Nebraska Department of Insurance, at 402.471.2201, if they have been sold a Medigap policy while enrolled in Medicare Advantage Plan.

Illegal Medigap Practices

People with Medicare should protect themselves from fraud and abuse. Watch out for any of the following and report it if it happens:

1. Someone pressures an individual to buy a Medigap policy or lies to get them to switch to a new company or policy.
2. Someone sells an individual a second Medigap policy when they know the person already has one in place. The sale may take place if the individual states, in writing, that they plan to cancel their existing policy.
3. Someone sells a Medigap policy if they know the individual has Medicaid, except in certain situations.
4. Someone sells a Medigap policy to an individual that they know is enrolled in a Medicare Advantage plan. The policy may be sold if the Advantage plan's coverage will end before the Medigap policy's effective date.
5. Someone claims that a Medigap policy is part of the Medicare program or any other federal program. Medigap is private health insurance.
6. Someone claims that a Medicare Advantage Plan is a Medigap policy.
7. Someone sells a Medigap policy that cannot be legally sold in the state.
8. Someone misuses the name or symbols of Social Security, Medicare, or another agency or program.
9. Someone claims to represent Medicare when they work for an insurance company.
10. Someone sells an individual a Medicare Advantage plan when they have said they want to keep Original Medicare and buy a Medigap policy. Medicare Advantage is not the same as Original Medicare.



Report any suspected Medicare fraud or scams to the Nebraska SHIP at 1.800.234.7119.

CALL NEBRASKA SHIP AT 1.800.234.7119

This project was supported, in part by grant number 90MPG0004, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

HANG UP!

- **DO NOT** answer calls from numbers you do not know.
- **NEVER** give out personal or financial information as a result of a cold call, even if they know information about you.
- Medicare, or any other government agency, will **NEVER** call you.



Call Nebraska SHIP/SMP if you think you may be a victim of a scam.

1.800.234.7119

OUT21405

PROTECT *Personal Information*

DETECT *Fraud and Scams*

REPORT *Your Concerns*

www.doi.nebraska.gov/stop-medicare-fraud

NEBRASKA
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Medicare Educational Events

Nebraska SHIP hosts a number of Medicare educational events to help people understand their Medicare benefits.

People with Medicare, their families, and/or friends are welcome to attend or contact Nebraska SHIP to request education for their group or organization. Nebraska SHIP is available through its statewide hotline at 1.800.234.7119 or by visiting www.doi.nebraska.gov/ship.

Welcome to Medicare Classes:

- Broken Bow, Imperial, McCook, North Platte, Ogallala, & Valentine—August 3
- Beatrice—August 5
- Webinar—August 18
- Hastings—August 19
- Kearney—August 23
- Hebron, Falls City, & Wahoo—August 24

Find these words:

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Contact Nebraska SHIP with questions
about your Medicare benefits.

1-800-234-7119

Local help for Nebraskans with Medicare.