

2019 Medicare Supplement (Medigap) Plans and Sample Premiums Under Age 65

Standard Medigap Plan Benefits	A	B	C	D	F	F High Deductible	G	K	L	M	N
HOSPITALIZATION											
Hospital deductible: days 1-60		✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Hospital coinsurance: days 61-150, plus 365 extra days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Skilled Nursing coinsurance days 21-100			✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice - Inpatient respite care coinsurance	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood - First 3 pints as inpatient	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
OUTPATIENT											
Part B Deductible			✓		✓	✓					
Part B medical coinsurance or copays (20%)	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	* Partial - see below
Part B Excess					✓	✓	✓				
Preventive Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blood - First 3 pints as outpatient	✓	✓	✓	✓	✓	✓	✓	50%	75%	Basic	✓
Mental Health Services	✓	✓	✓	✓	✓	✓	✓	50%	50%	Basic	✓
NON-MEDICARE BENEFITS											
Foreign travel Emergency Care (Up to plan limit)			80%	80%	80%	80%	80%			80%	80%
OTHER COSTS											
Deductible you pay first, then paid at 100%						\$2,300					
Maximum you pay, then paid at 100%								\$5,560	\$2,780		

* Plan N: Includes copays of \$20 per office visit and \$50 for emergency room visits. (ER visit copay is waived if admitted to hospital.) Plan N pays all other 20% coinsurance in full.

This chart is provided as a convenience. The Health Insurance Counseling and Advocacy Program (HICAP) makes no claims to the listed insurers financial status, reputation, sales practices or status in the market place. These SAMPLE premiums were extracted from the California Department of Insurance website at <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/05-health/03-medsup/index.cfm>. The rates shown on this chart are for non-smokers in the 94621 zip code. Premiums can vary by zip code. Always check with the insurance company for complete information. HICAP does not endorse any specific health insurer.

Call HICAP for free assistance with Medicare and supplemental insurance at: 1-800-434-0222 or 510-839-0393.

This is a guide only. These are SAMPLE premiums and are subject to change. Please check with insurance companies for complete information.

Company	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Aetna Life Insurance Company 1-888-624-6290 www.aetnaseniorproducts.com	\$260	\$312			\$384						\$330	0	AA	Individual Policy: Company did not provide any comments.
Aetna Life Insurance Company 1-888-624-6290 www.aetnaseniorproducts.com	\$189	\$260			\$341						\$261	0	AA	Group policy: The rates shown are those for non-tobacco users and for open enrollment and other guaranteed issue periods only.
American National Life Insurance Company of Texas 1-800-899-6503 www.healthcustomerservice@americannational.com	\$292				\$405						\$291	0	AA	Individual Policy: Sample rates are for non-smokers.
Anthem Blue Cross California 1-888-333-3883 www.anthem.com/ca	\$234				\$459						\$259	60	AA	Individual Policy: Under Department of Managed Health Care (DMHC) jurisdiction. Please contact company directly for information about the new "Innovative F" plan, which includes some routine vision and hearing benefits.
California Physicians Services (dba Blue Shield of CA) 1-800-248-2341 www.blueshieldca.com	\$613		\$834	\$699	\$899	\$298	\$820	\$375			\$572	0	AA	Individual Policy: Under Department of Managed Health Care (DMHC) jurisdiction. New Plan G effective 1/1/2018. No rate change since last filing for all other plans.
Colonial Penn Life Insurance Company 1-800-800-2254 www.colonialpenn.com	\$233	\$298			\$387	\$71	\$334	\$167	\$229	\$295	\$245	0	AA	Individual Policy: Company did not provide any comments.
Combined Insurance Company of America 1-855-278-9329 www.combinedinsurance.com	\$196				\$324							0	AA	Individual Policy: Sample rates are for non-smokers and non-tobacco users.
Continental Life Insurance Company of Brentwood, TN 1-800-264-4000 www.aetnaseniorproducts.com	\$269	\$340			\$433						\$267	0	AA	Individual Policy: Household discount of 5% is available. Rates do not include one-time \$20 policy fee.

This is a guide only. These are SAMPLE premiums and are subject to change. Please check with insurance companies for complete information.

Company	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Everence Association Inc. 1-800-348-7468 www.everence.com	\$292				\$336						\$244	0	AA	Individual Policy: Rates are for non-smokers/non tobacco users.
First Health Life & Health Insurance Company 1-855-369-4835 www.aetnaseniorproducts.com	\$222	\$292			\$368						\$272	0	AA	Individual Policy: Company did not provide any comments.
Gerber Life Insurance Company 1-877-778-0839 www.gerberlife.com	\$230				\$368							0	AA	Individual Policy: Rates shown are for non-smokers.
Globe Life & Accident Insurance Company 1-800-801-6831 www.globecaremedsupp.com	\$189	\$279	\$116		\$319							0	AA	Individual Policy: These are Direct Mail products.
Greek Catholic Union of the U.S.A. 1-866-937-5828 www.gcuusa.com	\$247				\$338						\$238	0	AA	Individual Policy: The rates provided are for non-gender and for non-tobacco/non-smoker users.
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	\$219		\$313		\$313	\$131	\$288	\$166	\$225	\$263		0	AA	Individual Policy: These are annualized rates for non-tobacco users. Will be offering other supplement policy plans (i.e. Innovative F) in the near future. Contact company for more information.
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	\$224	\$275	\$320	\$291	\$320	\$134	\$294	\$170	\$230	\$269		0	AA	Group Policy: Group Policy Rates available to Employers/Groups w/50+ employees only. Contact company for more details.
Humana Insurance Company 1-888-310-8482 www.humana.com	\$258	\$277	\$346		\$351	\$90		\$148	\$215		\$208	0	AA	Individual Policy: Premium rates listed are Preferred (non-smoker/not eligible for Medicare due to disability/Guaranteed Acceptance). Contact company for more information.

This is a guide only. These are SAMPLE premiums and are subject to change. Please check with insurance companies for complete information.

Company	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Individual Assurance Company Life, Health & Accident 1-888-524-3629 www.iaclife.com	\$241				\$365		\$304				\$267	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
Loyal American Life Insurance Company 1-866-459-4272 www.cignasupplementalbenefits.com	\$241				\$330						\$210	180	AA	Individual Policy: One-time enrollment fee of \$20 applied to first premium. Rates shown are the standard "non-smoker" rates.
Mutual of Omaha Insurance Company 1-800-667-2937 www.mutualofomaha.com	\$232				\$350						\$236	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
Oxford Life Insurance Company 1-800-308-2318 www.oxfordlife.com	\$303				\$398						\$260	0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.
Physicians Mutual Insurance Company 1-800-228-9100 www.physiciansmutual.com	\$240				\$511	\$119	\$377				\$346	0	IA	Individual Policy: Company did not provide any comments.
Sentinel Security Life Insurance Company 1-800-247-1423 www.ssico.com	\$258	\$297	\$375		\$387						\$254	0	AA	Individual Policy: Rates shown are for non-smokers.
State Farm Mutual Automobile Ins. Company Contact local State Farm agent www.statefarm.com	\$167		\$301		\$304							0	AA	Individual Policy: These are non-tobacco rates. Tobacco rates will be higher.

This is a guide only. These are SAMPLE premiums and are subject to change. Please check with insurance companies for complete information.

Company	A	B	C	D	F	High F	G	K	L	M	N	Wait Period Days	Rate Method	Comments
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	\$203	\$244	\$355	\$323	\$351	\$79	\$317		\$231	\$284		0	IA	Individual Policy: Must be eligible to be a member of Thrivent Financial for Lutherans, a fraternal benefit society.
Thrivent Financial for Lutherans 1-800-847-4836 www.thrivent.com	\$199	\$231	\$322	\$289	\$318	\$71	\$285		\$213	\$256		0	AA	Individual Policy: Must be eligible to be a member of Thrivent Financial for Lutherans, a fraternal benefit society.
Transamerica Premier Life Insurance Company 1-800-272-9272 www.transamerica.com	\$165				\$281		\$216				\$215	180	AA	Individual Policy: Company did not provide any comments.
Transamerica Life Insurance Company 1-800-797-2643 www.transamerica.com	\$196		\$307		\$308				\$210		\$243	180	IA	Individual Policy: Rates are based on non-smoker status. Since rates are issue age and vary by age and area, rates provided are the lowest rates. Also, rates continue to increase to age 84.
Transamerica Life Insurance Company 1-800-797-2643 www.transamerica.com	\$271	\$350	\$408		\$406			\$186	\$276	\$340	\$119	180	IA	Group Policy: Rates are based on non-smoker status. Since rates are issue age and vary by age, rates provided are the lowest rates. Rates continue to increase to age 84. Marketed to members of Affiliated Associations.
United American Insurance Company 1-800-755-2137 www.unitedamerican.com	\$224	\$322	\$448		\$419						\$290	60	AA	Individual Policy: Rates vary according to whether policy is guarantee issue or underwritten. Please contact company directly for more information.
United Healthcare Insurance Company/AARP 1-800-523-5800 www.aarphealthcare.com	\$178	\$238	\$281		\$282			\$90				90	CR	Group Policy: Must be a member of AARP at the time of issue. Annual membership fee is \$16. Rates listed for ages 0-64 include no discounts. Multi-Insured and Electronic Funds Transfer discounts are available; please call for your rate.
USAA Life Insurance Company 1-800-531-8722 www.usaa.com	\$195				\$267				\$400		\$179	0	AA	Individual Policy: Rates are for non-smokers/ non-tobacco users.

Medicare Supplement (Medigap) Plans

Basic Benefits

All Medigap plans include the following Basic Benefits:

- Hospitalization: Part A coinsurance for days 61 to 150, plus 365 extra days
- Medical expenses: Part B coinsurance – generally 20% of the Medicare approved amount
- Blood: First 3 pints of blood each year

The amount of coverage may vary with the plan you choose. For example, some plans pay 100% toward the Basic Benefits and other plans may pay less.

What types of Medigap policies will insurance companies sell?

Insurance companies selling Medigap policies are required to make Plan A available. If they offer any other Medigap plan, they must also offer either Plan C or Plan F. Insurance companies that sell Medigap policies don't have to offer every letter policy. Each insurance company decides which Medigap policies it wants to sell.

Rating Methodology

Each insurance company decides how it will set the price, or premium for its Medigap policies. Medigap policies can be priced or "rated" in three ways:

Attained Age (AA): The premium is based on the current age and automatically increases, as the person grows older. Typically, these plans appear less expensive at younger ages but can cost considerably more in later years.

Issue Age (IA): The premium is based upon the age of the person when the policy is purchased but does not increase automatically as the person ages. The premiums can only increase if it is raised for all similar plans in the geographic area.

Community- Rated (CR): There is no age rating. The premium can only increase if it is raised for all similar plans in the geographic area.

Definitions

Open Enrollment: A period during which the insurance company cannot impose health screening.

Guarantee Issue: A period during which the insurance company cannot impose health screening or a waiting period for pre-existing conditions.

Waiting Period for Pre-Existing Condition: A period of six months or less during which a company can refuse to pay claims for a health condition that was treated in the six months prior to purchasing a policy. In most cases a person can use previous health coverage to shorten or eliminate the waiting period.

For more Medigap information, please see the California Health Advocates website - <http://cahealthadvocates.org/medigap/> Medicare's website - <http://www.medicare.gov/supplement-other-insurance/compare-medigap/compare-medigap.html>, and the California Department of Insurance site - <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/05-health/03-medsup/index.cfm>.