

# 2021 Medicare Supplement (Medigap) Plans and Sample Premiums

## Age 65 and Over

Standard Medigap Plan Benefits	A	B	C	D	F	F High Deductible	G	G High Deductible	K	L	M	N
<b>HOSPITALIZATION</b>												
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%	✓	✓
<b>OUTPATIENT</b>												
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	✓
<b>NON-MEDICARE BENEFITS</b>												
Foreign travel Emergency Care (Up to plan limit)			80%	80%	80%	80%	80%	80%			80%	80%
<b>OTHER COSTS</b>												
Deductible you pay first, then paid at 100%						\$2,370		\$2,370				
Maximum you pay, then paid at 100%									\$6,220	\$3,110		

\* 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.

**NOTE: People newly eligible for Medicare on or after 1/1/2020 cannot buy or be sold Plans C, F, or High Deductible F. Plans D, G, and High Deductible G will substitute for them. However anyone who was first eligible for Medicare BEFORE 1/1/2020 can still purchase Plans C, F and High Deductible F.**

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 in Alameda County for free assistance with Medicare and supplemental options 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	Age	A	B	C	D	F	High F	G	High G	K	L	M	N	Wait Period Days	Rate Method	Comments
<b>Aetna Life Insurance Company</b> 1-888-624-6290 www.aetna.com	65	\$130	\$145			\$176		\$155					\$122	0	AA	<b>Group Policy:</b> The rates shown are those for non-tobacco users and for open enrollment and other guaranteed issue periods only.
	70	\$149	\$170			\$207		\$183					\$145	0	AA	
	75	\$165	\$193			\$237		\$210					\$168	0	AA	
	80	\$175	\$213			\$264		\$235					\$189	0	AA	
<b>Aetna Life Insurance Company</b> 1-888-624-6290 www.aetna.com	65	\$161	\$165			\$195		\$167					\$128	0	AA	<b>Individual Policy:</b> Company did not provide any comments.
	70	\$194	\$201			\$250		\$207					\$158	0	AA	
	75	\$221	\$238			\$285		\$248					\$190	0	AA	
	80	\$240	\$264			\$319		\$287					\$222	0	AA	
<b>American National Life Insurance Company of Texas</b> 1-899-8503 healthcustomerservice@americannational.com	65	\$131				\$184	\$51	\$160					\$132	0	AA	<b>Individual Policy:</b> Sample rates are for non-smokers.
	70	\$146				\$202	\$56	\$175					\$144	0	AA	
	75	\$169				\$234	\$64	\$204					\$169	0	AA	
	80	\$193				\$267	\$74	\$233					\$192	0	AA	
<b>Anthem Blue Cross Life &amp; Health Insurance Company</b> 1-855-314-3042 www.anthem.com	65	\$100				\$191		\$126					\$128	60	AA	<b>Individual Policy:</b> Under Department of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit www.dmhc.ca.gov. Please contact our company directly for information regarding the "Innovative F" plan.
	70	\$122				\$223		\$153					\$156	60	AA	
	75	\$148				\$271		\$186					\$189	60	AA	
	80	\$179				\$228		\$225					\$229	60	AA	
<b>California Physicians Service (dba Blue Shield of CA)</b> 1-800-248-2341 www.blueshieldca.com/home	65	\$114		\$177	\$151	\$166	\$48	\$131		\$80			\$124	0	AA	<b>Individual Policy:</b> Under Department of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit www.dmhc.ca.gov for Plan F Extra and Plan G Extra.
	70	\$149		\$227	\$195	\$201	\$67	\$171		\$104			\$160	0	AA	
	75	\$217		\$325	\$277	\$272	\$98	\$242		\$151			\$233	0	AA	
	80	\$239		\$372	\$317	\$347	\$180	\$299		\$173			\$257	0	AA	
<b>Cigna Health &amp; Life Insurance Company</b> 1-866-459-4272 www.cigna.com	65	\$125				\$165	\$45	\$135					\$104	180	AA	<b>Individual Policy:</b> Rates shown are Preferred Non-Smoker Rates.
	70	\$152				\$201	\$54	\$164					\$127	180	AA	
	75	\$185				\$245	\$66	\$199					\$154	180	AA	
	80	\$214				\$284	\$76	\$231					\$183	180	AA	
<b>Colonial Penn Life Insurance Company</b> 1-800-800-2254 www.colonialpenn.com	65	\$132	\$170		\$141	\$200	\$37	\$173	\$37	\$60	\$126	\$153	\$113	0	AA	<b>Individual Policy:</b> Company did not provide any comments.
	70	\$162	\$207		\$182	\$242	\$45	\$213	\$45	\$72	\$150	\$191	\$147	0	AA	
	75	\$197	\$251		\$233	\$294	\$55	\$264	\$55	\$90	\$183	\$237	\$190	0	AA	
	80	\$229	\$292		\$280	\$351	\$66	\$319	\$66	\$109	\$217	\$282	\$232	0	AA	
<b>Combined Insurance Company of America</b> 1-855-278-9329 www.combinedinsurance.com	65	\$133				\$182		\$155					\$129	0	AA	<b>Individual Policy:</b> Sample rates are for non-smokers & non-tobacco users.
	70	\$153				\$201		\$171					\$149	0	AA	
	75	\$170				\$242		\$207					\$169	0	AA	
	80	\$180				\$278		\$237					\$185	0	AA	
<b>Continental Life Insurance Company of Brentwood, TN</b> 1-800-264-4000 www.aetnaseniorproducts.com	65	\$150	\$190			\$266	\$54	\$195					\$133	0	AA	<b>Individual Policy:</b> Household discount of 5% is available. Rates do not include one-time \$20 policy fee.
	70	\$181	\$230			\$321	\$66	\$236					\$163	0	AA	
	75	\$221	\$279			\$390	\$80	\$286					\$201	0	AA	
	80	\$253	\$320			\$498	\$92	\$329					\$235	0	AA	

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Company	Age	A	B	C	D	F	High F	G	High G	K	L	M	N	Wait Period Days	Rate Method	Comments
<b>Everence Association Inc.</b> 1-800-348-7468 www.everence.com	65	\$158				\$182		\$170					\$126	0	AA	<b>Individual Policy:</b> Rates are for non-smokers/non tobacco users.
	70	\$192				\$228		\$213					\$158	0	AA	
	75	\$237				\$273		\$255					\$195	0	AA	
	80	\$276				\$318		\$297					\$233	0	AA	
<b>First Health Life &amp; Health Insurance Company</b> 1-855-369-4835 www.aetnaseniorproducts.com	65	\$162	\$184			\$219		\$197					\$129	0	AA	<b>Individual Policy:</b> Company did not provide any comments.
	70	\$185	\$214			\$257		\$232					\$152	0	AA	
	75	\$206	\$244			\$295		\$267					\$176	0	AA	
	80	\$218	\$268			\$328		\$299					\$199	0	AA	
<b>Garden State Life Insurance Company</b> 1-844-639-3648	65	\$126				\$213		\$160	\$50			\$134	\$131	0	AA	<b>Individual Policy:</b> Rates shown are for non-smokers.
	70	\$139				\$235		\$176	\$55			\$148	\$145	0	AA	
	75	\$164				\$277		\$208	\$65			\$175	\$171	0	AA	
	80	\$193				\$324		\$243	\$76			\$205	\$200	0	AA	
<b>Globe Life &amp; Accident Insurance Company</b> 1-800-801-6831 www.globecaremedsupp.com	65	\$106	\$156	\$173		\$174	\$32	\$156	\$35				\$130	60	AA	<b>Individual Policy:</b> These are Direct Mail products.
	70	\$139	\$188	\$205		\$207	\$44	\$189	\$47				\$157	60	AA	
	75	\$151	\$221	\$238		\$239	\$56	\$222	\$61				\$186	60	AA	
	80	\$152	\$225	\$255		\$257	\$67	\$239	\$72				\$203	60	AA	
<b>Health Net Life Insurance Company</b> 1-800-926-4178 www.healthnet.com	65	\$133			\$144	\$162	\$68	\$149					\$128	0	AA	<b>Individual Policy:</b> These are annualized rates for non-tobacco users. The company will be offering other medicare supplement policy plans (i.e. Innovative F) in the near future, please contact the company directly for more information.
	70	\$136			\$174	\$194	\$81	\$178					\$155	0	AA	
	75	\$169			\$217	\$241	\$101	\$222					\$194	0	AA	
	80	\$190			\$244	\$271	\$114	\$249					\$218	0	AA	
<b>Health Net Life Insurance Company</b> 1-800-926-4178 www.healthnet.com	65	\$114	\$140	\$163	\$148	\$163	\$68	\$150		\$86	\$117	\$137		0	AA	<b>Group Policy:</b> Group policy rates available to employers/groups with 50 + employees only. These are annualized rates. Contact company for more details.
	70	\$137	\$169	\$196	\$178	\$196	\$82	\$180		\$104	\$141	\$165		0	AA	
	75	\$170	\$114	\$243	\$221	\$243	\$102	\$224		\$129	\$174	\$204		0	AA	
	80	\$191	\$235	\$273	\$248	\$273	\$115	\$251		\$145	\$197	\$229		0	AA	
<b>Humana Benefit Plan of Illinois Inc.</b> 1-888-310-8482 www.feds.humana.com	65	\$186				\$229		\$198	\$68				\$155	90	AA	<b>Individual Policy:</b> Premium rates listed are Preferred (i.e., Non-Smoker/Not eligible for Medicare due to disability/Guaranteed Acceptance).
	70	\$195				\$237		\$205	\$74				\$160	90	AA	
	75	\$227				\$280		\$245	\$89				\$198	90	AA	
	80	\$265				\$335		\$297	\$102				\$246	\$90	AA	
<b>Humana Insurance Company</b> 1-888-310-8482 www.humana.com	65	\$146	\$158	\$197		\$201	\$51	\$161	\$48	\$84	\$121		\$117	90	AA	<b>Individual Policy:</b> Premium rates listed are Preferred (i.e., Non-Smoker/Not eligible for Medicare due to disability/Guaranteed Acceptance).
	70	\$167	\$182	\$227		\$231	\$59	\$192	\$58	\$96	\$140		\$135	90	AA	
	75	\$206	\$224	\$279		\$284	\$72	\$227	\$68	\$118	\$172		\$166	90	AA	
	80	\$238	\$259	\$322		\$329	\$83	\$263	\$79	\$137	\$198		\$191	90	AA	
<b>Individual Assurance Company Life, Health &amp; Accident</b> 1-888-524-3629 www.iac-group.com	65	\$187				\$254		\$201					\$171	0	AA	<b>Individual Policy:</b> These are non-tobacco rates.
	70	\$211				\$284		\$227					\$193	0	AA	
	75	\$243				\$331		\$269					\$229	0	AA	
	80	\$270				\$381		\$312					\$268	0	AA	

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<b>Loyal American Life Insurance Company</b> 1-866-459-4272 www.loyalamerican.com	65	\$163				\$210		\$158					\$116	180	AA	<b>Individual Policy:</b> One time enrollment fee of \$20 applied to first premium. Rates shown are Preferred non-smoker rates.
	70	\$191				\$245		\$187					\$136	180	AA	
	75	\$220				\$285		\$221					\$161	180	AA	
	80	\$247				\$330		\$258					\$190	180	AA	
<b>Mutual of Omaha Insurance Company</b> 1-800-667-2937 www.mutualofomaha.com	65	\$134				\$240	\$56	\$202	\$38				\$152	0	AA	<b>Individual Policy:</b> These are non-tobacco rates.
	70	\$146				\$263	\$61	\$221	\$43				\$267	0	AA	
	75	\$172				\$308	\$72	\$259	\$53				\$196	0	AA	
	80	\$200				\$360	\$84	\$303	\$62				\$229	0	AA	
<b>National Guardian Life Insurance Company</b> 1-877-888-1511 www.nglic.com	65	\$160				\$191		\$162					\$132	0	AA	<b>Individual Policy:</b> Sample rates provided are non-smoker rates.
	70	\$168				\$200		\$172					\$139	0	AA	
	75	\$198				\$238		\$208					\$168	0	AA	
	80	\$228				\$282		\$248					\$203	0	AA	
<b>National Health Insurance Company</b> 1-866-916-8816 www.ngah-ngic.com	65	\$131				\$173	\$54	\$146					\$119	0	AA	<b>Individual Policy:</b> Company did not provide any comments.
	70	\$147				\$195	\$60	\$165					\$134	0	AA	
	75	\$177				\$235	\$73	\$198					\$161	0	AA	
	80	\$209				\$276	\$86	\$233					\$190	0	AA	
<b>Oxford Life Insurance Company</b> 1-800-308-2318 www.oxfordlife.com	65	\$208				\$267		\$159					\$143	0	AA	<b>Individual Policy:</b> Company did not provide any comments.
	70	\$246				\$316		\$172					\$168	0	AA	
	75	\$293				\$373		\$208					\$199	0	AA	
	80	\$321				\$427		\$237					\$231	0	AA	
<b>State Farm Mutual Automobile Insurance Company</b> Contact local State Farm agent www.statefarm.com	65	\$92		\$169	\$122	\$171		\$122					\$93	0	AA	<b>Individual Policy:</b> Information available for potential customers beginning 10/1/2020. Note Plans C and F are only available to those individuals previously eligible prior to 1/1/2020. For more information regarding the policy plans, please contact the company directly.
	70	\$116		\$213	\$155	\$215		\$155					\$118	0	AA	
	75	\$135		\$247	\$185	\$249		\$185					\$142	0	AA	
	80	\$152		\$278	\$211	\$280		\$211					\$164	0	AA	
<b>Thrivent Financial for Lutherans</b> 1-800-847-4836 www.thrivent.com	65	\$168	\$178	\$232	\$205	\$247	\$36	\$201			\$146	\$185		0	IA	<b>Individual Policy:</b> Must be eligible to be a member of Thrivent Financial for Lutherans, a fraternal benefit society.
	70	\$196	\$201	\$266	\$237	\$285	\$42	\$233			\$169	\$213		0	IA	
	75	\$211	\$223	\$303	\$272	\$324	\$49	\$268			\$194	\$244		0	IA	
	80	\$219	\$238	\$338	\$306	\$361	\$55	\$301			\$217	\$271		0	IA	
<b>Thrivent Financial for Lutherans</b> 1-800-847-4836 www.thrivent.com	65	\$147	\$141	\$174	\$148	\$186	\$25	\$145			\$108	\$135		0	AA	<b>Individual Policy:</b> Must be eligible to be a member of Thrivent Financial for Lutherans, a fraternal benefit society.
	70	\$175	\$169	\$206	\$179	\$221	\$31	\$176			\$131	\$163		0	AA	
	75	\$201	\$199	\$245	\$178	\$262	\$38	\$212			\$158	\$196		0	AA	
	80	\$215	\$221	\$287	\$256	\$307	\$46	\$252			\$188	\$230		0	AA	
<b>Transamerica Life Insurance Company</b> 1-800-752-9797 www.transamerica.com	65	\$106		\$165		\$166		\$153			\$99		\$114	180	IA	<b>Individual Policy:</b> Rates are based on Non-Smoker status. Since rates are issued age and vary by age, rates provided are the lowest rates. Also, rates continue to increase to age 84. Product is marketed to members of Affiliated Association Groups.
	70	\$134		\$209		\$211		\$194			\$125		\$145	180	IA	
	75	\$165		\$258		\$259		\$239			\$154		\$178	180	IA	
	80	\$195		\$305		\$306		\$282			\$182		\$210	180	IA	

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<b>Transamerica Life Insurance Company</b> 1-800-752-9797 www.transamerica.com	65	\$115	\$152	\$177	\$163	\$178		\$156		\$78	\$115	\$143	\$134	180	IA	<b>Group Policy:</b> Rates are based on Non-Smoker status. Since rates are issued age and vary by age, rates provided are the lowest rates. Also, rates continue to increase to age 84. Product is marketed to members of Affiliated Association Groups.
	70	\$148	\$193	\$224	\$207	\$226		\$201		\$99	\$146	\$180	\$170	180	IA	
	75	\$187	\$241	\$279	\$260	\$281		\$248		\$122	\$182	\$224	\$211	180	IA	
	80	\$242	\$313	\$363	\$340	\$362		\$323		\$157	\$234	\$288	\$271	180	IA	
<b>Transamerica Premier Life Insurance Company</b> 1-888-272-9272 www.transamerica.com	65	\$101				\$172		\$133					\$113	180	AA	<b>Individual Policy:</b> Company did not provide any comments.
	70	\$112				\$191		\$147					\$125	180	AA	
	75	\$136				\$232		\$179					\$152	180	AA	
	80	\$162				\$276		\$213					\$181	180	AA	
<b>United American Insurance Company</b> 1-800-331-2512 www.unitedamerican.com	65	\$93	\$151	\$193	\$178	\$196	\$31	\$164	\$38	\$102	\$144		\$122	60	AA	<b>Individual Policy:</b> Available within Open Enrollment/ Guaranteed Issue Periods Only
	70	\$124	\$193	\$248	\$233	\$235	\$41	\$215	\$52	\$134	\$190		\$156	60	AA	
	75	\$166	\$220	\$288	\$273	\$291	\$53	\$252	\$66	\$148	\$210		\$189	60	AA	
	80	\$141	\$197	\$274	\$262	\$259	\$54	\$241	\$79	\$132	\$187		\$177	60	AA	
<b>United Healthcare Insurance Company/AARP</b> 1-800-523-5800 www.aarphealthcare.com	65	\$95	\$135	\$160		\$161		\$128		\$51	\$540		\$109	90	CR	<b>Group Policy:</b> Rates vary according to Medicare enrollment date and discount eligibility. Must be a member of AARP at the time of issue. Rates listed assume individual is eligible for Medicare at age 65. Rates listed for ages 65-69 are the age 65 rates and include the Enrollment discount. Rates listed for ages 70-74 are the age 70 rates and include the Enrollment discount. These rates are available for those individuals applying for coverage within 10 years of their Medicare Part B effective date or 65th birthday. Rates listed for ages 75-79 and 80 and above include no discounts. These rates are available for those individuals applying for coverage more than 10 years after their Medicare Part B effective date. Multi-Insured and Electronic Funds Transfer discounts are available.
	70	\$117	\$167	\$198		\$199		\$158		\$63	\$111		\$134	90	CR	
	75	\$185	\$264	\$313		\$314		\$250		\$99	\$176		\$212	90	CR	
	80	\$185	\$264	\$313		\$314		\$250		\$99	\$176		\$212	90	CR	
<b>USAA Life Insurance Company</b> 1-800-531-8722 www.usaa.com	65	\$109				\$168		\$126					\$110	0	AA	<b>Individual Policy:</b> Rates for non-smokers/non-tobacco user. For a Medicare supplement quote on your specific situation, please contact the company directly.
	70	\$127				\$196		\$137					\$129	0	AA	
	75	\$152				\$235		\$165					\$154	0	AA	
	80	\$176				\$272		\$205					\$178	0	AA	

# 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, but they don't have to offer every letter policy. Each insurance company decides which Medigap policies it wants to sell (other than Plan A).

## **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>.