

# 2022 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%						\$2,490		\$2,490				
Maximum you pay, then paid at 100%									\$6,620	\$3,310		

\* 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 <https://www.insurance.ca.gov/01-consumers/105-type/95-guides/05-health/03-medsup/index.cfm>. The premiums shown on this chart are for non-smokers in the 94621 zip code and 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 options at: 1-800-434-0222 or 510-839-0393.



Navigating Medicare

**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>Accendo Insurance Company</b> 1-800-264-4000 www.usamedicareplan.com/accendo-medicare-supplement-plans/	65	\$167				\$220		\$202					\$136	0	AA	<b>Individual Policy:</b> Household discount of 14% available.
	70	\$177				\$234		\$215					\$152	0	AA	
	75	\$208				\$274		\$252					\$179	0	AA	
	80	\$244				\$322		\$295					\$209	0	AA	
<b>Anthem Blue Cross Life &amp; Health Insurance Company</b> 1-800-333-3883 www.anthem.com	65	\$109				\$195		\$131					\$141	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	\$133				\$238		\$159					\$171	60	AA	
	75	\$161				\$289		\$193					\$207	60	AA	
	80	\$196				\$350		\$234					\$252	60	AA	
<b>California Physicians Service (dba Blue Shield of CA)</b> 1-800-248-2341 www.blueshieldca.com/home	65	\$114		\$186	\$159	\$176	\$48	\$131		\$84			\$130	0	AA	<b>Individual Policy:</b> California Physicians' Service (dba BLUE SHIELD OF CA) is under Department of Managed Health Care (DMHC) jurisdiction; visit www.dmhc.ca.gov. Plan F rates shown here are for "Plan F Extra". Plans C, D, F, High Ded F and K are closed to new sales effective 10/1/2019. For more information on Plans F Extra, G Extra and new G Inspire, please contact the company directly.
	70	\$160		\$257	\$219	\$222	\$72	\$183		\$118			\$181	0	AA	
	75	\$217		\$341	\$291	\$288	\$98	\$150		\$159			\$245	0	AA	
	80	\$247		\$400	\$341	\$385	\$112	\$313		\$188			\$279	0	AA	
<b>Cigna Health &amp; Life Insurance Company</b> 1-866-459-4272 www.cigna.com	65	\$127				\$169	\$45	\$137					\$106	180	AA	<b>Individual Policy:</b> Rates shown are Preferred Non-Smoker Rates.
	70	\$155				\$205	\$55	\$167					\$129	180	AA	
	75	\$189				\$250	\$67	\$203					\$157	180	AA	
	80	\$219				\$289	\$78	\$236					\$187	180	AA	
<b>Colonial Penn Life Insurance Company</b> 1-800-523-9100 www.colonialpenn.com	65	\$140	\$180		\$149	\$200	\$40	\$184	\$37	\$63	\$134	\$163	\$122	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$171	\$220		\$193	\$242	\$49	\$227	\$45	\$76	\$159	\$202	\$159	0	AA	
	75	\$209	\$266		\$247	\$294	\$59	\$281	\$55	\$96	\$194	\$257	\$205	0	AA	
	80	\$242	\$308		\$297	\$351	\$71	\$339	\$66	\$115	\$230	\$299	\$254	0	AA	
<b>Combined Insurance Company of America</b> 1-855-278-9329 www.combinedinsurance.com	65	\$139				\$204		\$171					\$156	0	AA	<b>Individual Policy:</b> Sample rates are for non-smokers & non-tobacco users.
	70	\$161				\$225		\$189					\$157	0	AA	
	75	\$178				\$271		\$227					\$179	0	AA	
	80	\$189				\$312		\$261					\$195	0	AA	
<b>Continental Life Insurance Company of Brentwood, TN</b> 1-800-264-4000 www.aetnaseniorproducts.com	65	\$159	\$201			\$282	\$53	\$206					\$141	0	AA	<b>Individual Policy:</b> Household discount of 5% is available. Rates do not include one-time \$20 policy fee.
	70	\$192	\$243			\$341	\$64	\$250					\$172	0	AA	
	75	\$234	\$296			\$414	\$77	\$303					\$213	0	AA	
	80	\$269	\$337			\$476	\$89	\$348					\$249	0	AA	
<b>Everence Association Inc.</b> 1-800-348-7468 www.everence.com	65	\$167				\$195		\$180					\$134	0	AA	<b>Individual Policy:</b> Rates are for non-smokers/non-tobacco users.
	70	\$203				\$242		\$226					\$167	0	AA	
	75	\$251				\$289		\$270					\$207	0	AA	
	80	\$293				\$337		\$315					\$247	0	AA	

**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>First Health Life &amp; Health Insurance Company</b> 1-855-369-4835 www.aetnaseniorproducts.com	65	\$162	\$184			\$219		\$197					\$116	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$185	\$214			\$257		\$232					\$137	0	AA	
	75	\$206	\$244			\$295		\$267					\$176	0	AA	
	80	\$218	\$268			\$328		\$299					\$179	0	AA	
<b>Garden State Life Insurance Company</b> 1-844-639-3648	65	\$133				\$225		\$165	\$53			\$142	\$138	0	AA	<b>Individual Policy:</b> Rates shown are for non-smokers.
	70	\$146				\$248		\$186	\$58			\$156	\$153	0	AA	
	75	\$173				\$292		\$220	\$68			\$184	\$181	0	AA	
	80	\$204				\$324		\$299	\$80			\$216	\$211	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		\$206	\$44	\$189	\$47				\$160	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	\$113			\$144	\$162	\$68	\$149					\$128	0	AA	<b>Individual Policy:</b> Medicare Supplement (Individual): These are annualized rates for non-tobacco users. Monthly rates are effective January 1, 2020 through February 28, 2021. Please contact our company directly for information regarding the Innovative F and new Innovative G plans.
	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	\$118	\$145	\$169	\$154	\$169	\$71	\$155		\$90	\$122	\$142		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	\$143	\$175	\$204	\$186	\$204	\$86	\$188		\$108	\$147	\$171		0	AA	
	75	\$177	\$218	\$253	\$230	\$253	\$106	\$233		\$134	\$182	\$213		0	AA	
	80	\$199	\$244	\$284	\$258	\$284	\$119	\$261		\$151	\$204	\$239		0	AA	
<b>Humana Benefit Plan of Illinois Inc.</b> 1-888-310-8482 www.feds.humana.com	65	\$194				\$238		\$206	\$68				\$161	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	\$202				\$247		\$213	\$74				\$167	90	AA	
	75	\$237				\$291		\$255	\$89				\$206	90	AA	
	80	\$276				\$349		\$309	\$102				\$255	\$255	AA	
<b>Humana Insurance Company</b> 1-888-310-8482 www.humana.com	65	\$166	\$181	\$230		\$235	\$57	\$189	\$51	\$95	\$138		\$137	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	\$198	\$216	\$275		\$281	\$68	\$256	\$61	\$114	\$165		\$163	90	AA	
	75	\$235	\$255	\$325		\$332	\$80	\$267	\$72	\$140	\$196		\$193	90	AA	
	80	\$271	\$295	\$376		\$383	\$93	\$309	\$83	\$156	\$256		\$223	90	AA	
<b>Independence American Insurance Company</b> 866-951-0679 www.independenceamerican.com	65	\$142				\$178		\$143					\$122	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$175				\$211		\$180					\$143	0	AA	
	75	\$214				\$260		\$229					\$175	0	AA	
	80	\$265				\$321		\$289					\$216	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>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> Waiting period: Zero; Non-tobacco rates.
	70	\$211				\$284		\$227					\$193	0	AA	
	75	\$214				\$131		\$229					\$175	0	AA	
	80	\$270				\$381		\$312					\$268	0	AA	
<b>Loyal American Life Insurance Company</b> 1-866-459-4272 www.loyalamerican.com	65	\$173				\$223		\$171					\$123	180	AA	<b>Individual Policy:</b> Medicare Supplement policies are underwritten by Cigna Health and Life Insurance Company and Loyal American Life Insurance Company. Each insurer has sole responsibility for its own products. One time enrollment fee of \$20 to first premium. Rates shown are Preferred non-smoker rates.
	70	\$204				\$261		\$202					\$145	180	AA	
	75	\$234				\$304		\$239					\$172	180	AA	
	80	\$263				\$352		\$279					\$202	180	AA	
<b>Manhattan Life Insurance Company of America</b> 1-800-877-7703 www.manhattanlife.com	65	\$140				\$174		\$141					\$120	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$159				\$197		\$160					\$136	0	AA	
	75	\$195				\$242		\$196					\$166	0	AA	
	80	\$238				\$298		\$240					\$205	0	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> Only applicants first eligible for Medicare before 2020 may purchase Plans F and High Deductible F. Non-tobacco rates.
	70	\$146				\$263	\$61	\$221	\$43				\$267	0	AA	
	75	\$172				\$308	\$72	\$259	\$52				\$196	0	AA	
	80	\$200				\$360	\$84	\$303	\$62				\$229	0	AA	
<b>National Guardian Life Insurance Company</b> 1-800-548-2962 www.nglic.com	65	\$165				\$197		\$173					\$136	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$173				\$206		\$183					\$143	0	AA	
	75	\$204				\$145		\$221					\$174	0	AA	
	80	\$234				\$290		\$264					\$209	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 explanations.
	70	\$147				\$195	\$60	\$165					\$134	0	AA	
	75	\$178				\$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	\$224				\$289		\$172					\$154	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$266				\$342		\$185					\$182	0	AA	
	75	\$316				\$403		\$225					\$215	0	AA	
	80	\$346				\$461		\$256					\$249	0	AA	
<b>Physicians Life Insurance Company</b> 1-800-325-6300 www.physiciansmutual.com	65	\$132				\$164		\$144					\$119	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$143				\$179		\$156					\$129	0	AA	
	75	\$166				\$209		\$182					\$150	0	AA	
	80	\$181				\$242		\$211					\$174	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>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>Transamerica Life Insurance Company</b> 1-800-797-2643 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 & area, rates provided are the lowest rates. Also, rates continue to increase to age 84. Please contact the company directly.
	70	\$134		\$209		\$210		\$194			\$125		\$145	180	IA	
	75	\$165		\$258		\$259		\$239			\$154		\$178	180	IA	
	80	\$195		\$305		\$153		\$282			\$182		\$210	180	IA	
<b>Transamerica Life Insurance Company</b> 1-800-797-2643 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. Please contact the company directly.
	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 explanations.
	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> 1-800-755-2137 www.unitedamerican.com	65	\$146	\$183	\$238	\$209	\$244	\$40	\$195	\$40	\$123	\$174		\$156	0	AA	<b>Individual Policy:</b> Available within Open Enrollment/ Guaranteed Issue Periods Only.
	70	\$185	\$235	\$306	\$275	\$313	\$54	\$256	\$54	\$163	\$230		\$206	60	AA	
	75	\$207	\$268	\$355	\$322	\$363	\$69	\$299	\$69	\$180	\$254		\$242	60	AA	
	80	\$211	\$280	\$395	\$360	\$403	\$82	\$334	\$82	\$186	\$264		\$274	60	AA	
<b>United World Life Insurance Company</b> 1-800-667-2937 www.usamedicareplan.com/united-world-life-insurance-company-medicare-supplement	65	\$148				\$205		\$162	\$63				\$135	90	CR	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$183				\$254		\$202	\$70				\$168	90	CR	
	75	\$221				\$307		\$245	\$83				\$204	90	CR	
	80	\$261				\$366		\$291	\$97				\$242		CR	
<b>United Healthcare Insurance Company/AARP</b> 1-800-523-5800 www.aarphealthcare.com	65	\$102	\$142	\$168		\$169		\$135		\$53	\$95		\$114	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 for 65 years and older assume individual is eligible for Medicare at age 65. Rates listed for ages 65-74 are the base 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 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, please call for your rate.
	70	\$126	\$175	\$208		\$208		\$166		\$66	\$117		\$141	90	CR	
	75	\$199	\$278	\$328		\$330		\$263		\$104	\$185		\$223	90	CR	
	80	\$199	\$278	\$328		\$330		\$263		\$104	\$185		\$223	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		\$132					\$135	0	AA	
	75	\$152				\$235		\$158					\$161	0	AA	
	80	\$176				\$272		\$196					\$187	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 website - <http://www.insurance.ca.gov/01-consumers/105-type/95-guides/05-health/03-medsup/index.cfm>.