

2022 Medicare Supplement (Medigap) Plans and Sample Premiums Under Age 65

Standard Medigap Plan Benefits	A	B	C	D	F	F High Deductible	G	G High Deductible	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%	80%
OTHER COSTS												
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	A	B	C	D	F	High F	G	High G	K	L	M	N	Wait Period Days	Rate Method	Comments
Accendo Insurance Company 1-800-264-4000 www.usamedicareplan.com/accendo-medicare-supplement-plans/	\$408				\$539		\$495					\$351	0	AA	Individual Policy: Household discount of 14% available.
Blue Cross of California (dba Anthem Blue Cross) 1-800-333-3883 www.anthem.com/ca	\$258				\$541		\$414					\$335	60	AA	Individual Policy: Under Department of Managed Health Care (DMHC) jurisdiction and DBA Anthem Blue Cross. 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.
California Physicians Services (dba Blue Shield of CA) 1-800-248-2341 www.blueshieldca.com	\$279		\$904	\$766	\$886	\$252	\$742		\$426			\$630	0	AA	Individual Policy: Under Department of Managed Health Care (DMHC) jurisdiction and DBA Blue Shield of CA. For more information, please contact the company or visit www.dmhc.ca.gov for Plan F Extra and Plan G Extra.
Cigna Health & Life Insurance Company 1-866-459-4272 www.cigna.com	\$288				\$382	\$103	\$312					\$254	180	AA	Individual Policy: Rates shown are preferred Non-Smoker rates.
Colonial Penn Life Insurance Company 1-800-523-9100 www.colonialpenn.com	\$276	\$354		\$328	\$413	\$83	\$404	\$77	\$138	\$271	\$349	\$310	0	AA	Individual Policy: Company did not provide any comments.
Combined Insurance Company of America 1-855-278-9329 www.combinedinsurance.com	\$226				\$436		\$365					\$264	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	\$302	\$382			\$536		\$393					\$283	0	AA	Individual Policy: Household discount of 5% is available. Rates do not include one-time \$20 policy fee.
Everence Association Inc. 1-800-348-7468 www.everence.com	\$335				\$386		\$360					\$281	0	AA	Individual Policy: Rates are for Non-Smokers/Non-Tobacco users.

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	High G	K	L	M	N	Wait Period Days	Rate Method	Comments
First Health Life & Health Insurance Company 1-855-369-4835 www.aetnaseniorproducts.com	\$235	\$309			\$390		\$361					\$221	0	AA	Individual Policy: Company did not provide any comments.
Garden State Life Insurance Company 1-844-6393-3648	\$305				\$517		\$387					\$319	0	AA	Individual Policy: Rates shown are for Non Tobacco users.
Globe Life & Accident Insurance Company 1-800-801-6831 www.globecaremedsupp.com	\$213	\$315	\$357		\$360		\$334					\$284	0	AA	Individual Policy: These are Direct Mail products.
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	\$229			\$350	\$327	\$137	\$301					\$312	0	AA	Individual Policy: 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.
Health Net Life Insurance Company 1-800-926-4178 www.healthnet.com	\$244	\$299	\$348	\$317	\$348	\$146	\$320		\$184	\$251	\$292		0	AA	Group Policy: Group Medicare Supplement (Employer): Group policy rates available to employers/groups with 50+ employees only. These are annualized rates. Contact the company for more details.
Humana Benefit Plan of Illinois Inc 1-888-310-8482 www.feds.humana.com	\$367				\$502		\$448	\$146				\$382	90	AA	Individual Policy: Premium rates listed are Preferred (Non-Smoker/Guaranteed Acceptance).
Humana Insurance Company 1-888-310-8482 www.humana.com	\$306	\$328	\$419		\$425	\$105	\$348	\$94	\$175	\$255		\$252	90	AA	Individual Policy: Premium rates listed are Preferred (non-smoker/Guaranteed Acceptance).
Independence American Insurance Company 866-951-0679 www.independenceamerican.com	1- \$539				\$600		\$579					\$436	0	AA	Individual Policy: Company did not provide an explanation or restrictions.

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	High G	K	L	M	N	Wait Period Days	Rate Method	Comments
Individual Assurance Company Life, Health & Accident 1-888-524-3629 www.iaclife.com	\$326				\$498		\$412					\$361	0	AA	Individual Policy: Waiting period: Zero; Non-tobacco rates
Loyal American Life Insurance Company 1-866-459-4272 www.cignasupplementalbenefits.com	\$299				\$418		\$334					\$245	180	AA	Individual Policy: 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.
Manhattan Life Insurance Company of America 1-800-877-7703 www.manhattanlife.com	\$329				\$398		\$330					\$288	0	AA	Individual Policy: Company did not provide any explanations
Mutual of Omaha Insurance Company 1-800-667-2937 www.mutualofomaha.com	\$232				\$418		\$351					\$267	0	AA	Individual Policy: Only applicants first eligible for Medicare before 2020 may purchase Plans F and High Deductible F. Non-tobacco rates.
National Guardian Life Insurance Company 1-800-548-2962 www.nglic.com	\$290				\$389		\$357					\$288	0	AA	Individual Policy: Company did not provide any explanations.
National Health Insurance Company 1-866-916-8816 www.ngah-ngic.com	\$328				\$433	\$134	\$366					\$297	0	AA	Individual Policy: Company did not provide any restrictions.
Oxford Life Insurance Company 1-800-308-2318 www.oxfordlife.com	\$360				\$530		\$287					\$324	0	AA	Individual Policy: Company did not provide any explanations.
Physicians Life Insurance Company 1-800-325-6300 www.physiciansmutual.com	\$186				\$280		\$244					\$202	0	AA	Individual Policy: Company did not provide any explanations.

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	High G	K	L	M	N	Wait Period Days	Rate Method	Comments
State Farm Mutual Automobile Ins. Company Contact local State Farm agent www.statefarm.com	\$191		\$349	\$334	\$353		\$335					\$257	0	AA	Individual Policy: 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.
Transamerica Life Insurance Company 1-800-797-2643 www.transamerica.com	\$219		\$343		\$345		\$317			\$204		\$236	180	IA	Individual Policy: 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. The approved rates will not be available until 5/1/2020, please contact the company directly
Transamerica Life Insurance Company 1-800-797-2643 www.transamerica.com	\$291	\$377	\$439	\$411	\$437		\$389		\$191	\$283	\$348	\$328	180	IA	Group Policy: 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. The approved rates will not be available until 5/1/2020, please contact the company directly.
United American Insurance Company 1-800-755-2137 www.unitedamerican.com	\$288	\$392	\$553	\$504	\$584		\$465					\$383	0	AA	Individual Policy: Under 65 rates for Plan B are for Open Enrollment/Guarantee Issue only. Under 65 Plan B underwritten rates are available at all times. We do not offer High Deductible Under 65 anymore. Please contact the company directly for more information.
United World Life Insurance Company 1-800-667-2937 www.usamedicareplan.com/united-world-life-insurance-company-medicare-supplement	\$369				\$513		\$405		\$377				0	AA	Individual Policy: Company did not provide any explanations.
United Healthcare Insurance Company/AARP 1-800-523-5800 www.aarphealthcare.com	\$199	\$278	\$328		\$330		\$263		\$104				90	CR	Group Policy: Rates vary according to Medicare enrollment date and discount eligibility. Must be a member of AARP at the time of issue. Rates listed for ages 0-64 include no discounts. 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.
USAA Life Insurance Company 1-800-531-8000 www.usaa.com	\$195				\$300		\$357					\$206	0	AA	Individual Policy: Rates for non-smokers/non-tobacco user. For a Medicare supplement quote on your specific situation, please contact the company directly.

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>.