

# 2024 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%						\$2,800		\$2,800				
Maximum you pay, then paid at 100%									\$7,060	\$3,530		

\* 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 SHIP TA website at <https://portal.shiptcenter.org/Login.aspx> and 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.



**SHIP**

State Health Insurance  
Assistance Program

Navigating Medicare

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

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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>Accendo Insurance Company</b> 1-800-264-4000 <a href="http://www.usamedicareplan.com/accendo-medicare-supplement-plans/">www.usamedicareplan.com/accendo-medicare-supplement-plans/</a>	65	\$187				\$247		\$227					\$152	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$199				\$262		\$241					\$170	0	AA	
	75	\$233				\$308		\$283					\$201	0	AA	
	80	\$213				\$361		\$332					\$235	0	AA	
<b>ACE Property &amp; Casualty Insurance Company</b> 1-800-601-3372 <a href="http://www.chubb.com/microsites/ace-medicare-supplement.html">www.chubb.com/microsites/ace-medicare-supplement.html</a>	65	\$118				\$179		\$140	\$45				\$110	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$143				\$218		\$170	\$55				\$134	0	AA	
	75	\$173				\$263		\$206	\$66				\$162	0	AA	
	80	\$205				\$312		\$243	\$78				\$191	0	AA	
<b>Anthem Blue Cross Life &amp; Health Insurance Company</b> 1-800-333-3883 <a href="http://www.anthem.com">www.anthem.com</a>	65	\$113				\$203		\$145					\$150	60	AA	<b>Individual Policy:</b> Under Department of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit <a href="http://www.dmhc.ca.gov">www.dmhc.ca.gov</a> . Please contact our company directly for information regarding the "Innovative F" plan.
	70	\$137				\$247		\$177					\$183	60	AA	
	75	\$167				\$300		\$215					\$222	60	AA	
	80	\$202				\$363		\$260					\$269	60	AA	
<b>California Physicians Service (dba Blue Shield of CA)</b> 1-800-248-2341 <a href="http://www.blueshieldca.com/home">www.blueshieldca.com/home</a>	65	\$114		\$213	\$182	\$202	\$48	\$150					\$149	0	AA	<b>Individual Policy:</b> California Physicians' Service (dba BLUE SHIELD OF CA) is under Department of Managed Health Care (DMHC) jurisdiction. For more information, please contact the company or visit <a href="http://www.dmhc.ca.gov">www.dmhc.ca.gov</a> for Plans F Extra, G Extra, and G Inspire.
	70	\$160		\$284	\$242	\$246	\$72	\$202					\$202	0	AA	
	75	\$225		\$370	\$316	\$313	\$98	\$288					\$262	0	AA	
	80	\$247		\$441	\$376	\$424	\$112	\$346					\$307	0	AA	
<b>Cigna Health &amp; Life Insurance Company</b> 1-866-459-4272 <a href="http://www.cigna.com">www.cigna.com</a>	65	\$136				\$180	\$45	\$146					\$106	180	AA	<b>Individual Policy:</b> Rates shown are Preferred Non-Smoker Rates.
	70	\$165				\$218	\$55	\$178					\$129	180	AA	
	75	\$201				\$266	\$67	\$217					\$157	180	AA	
	80	\$233				\$308	\$78	\$251					\$187	180	AA	
<b>Continental Life Insurance Company of Brentwood, TN</b> 1-800-264-4000 <a href="http://www.aetnaseniorproducts.com">www.aetnaseniorproducts.com</a>	65	\$167	\$211			\$294	\$55	\$221					\$158	0	AA	<b>Individual Policy:</b> Household discount of 5% is available. Rates do not include one-time \$20 policy fee.
	70	\$202	\$255			\$358	\$67	\$267					\$194	0	AA	
	75	\$246	\$310			\$434	\$81	\$325					\$239	0	AA	
	80	\$282	\$356			\$499	\$94	\$373					\$280	0	AA	
<b>Elips Life Insurance Company</b> 1-855-774-4491 <a href="http://www.elipslife.com">www.elipslife.com</a>	65	\$161				\$188		\$154	\$52				\$122	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$196				\$229		\$188	\$64				\$149	0	AA	
	75	\$241				\$283		\$232	\$79				\$184	0	AA	
	80	\$301				\$352		\$289	\$98				\$229	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	\$188				\$217		\$202					\$150	0	AA	<b>Individual Policy:</b> Rates are for non-smokers/non-tobacco users.
	70	\$228				\$272		\$254					\$188	0	AA	
	75	\$282				\$325		\$303					\$233	0	AA	
	80	\$329				\$379		\$354					\$278	0	AA	
<b>First Health Life &amp; Health Insurance Company</b> 1-855-369-4835 www.aetnaseniorproducts.com	65	\$168	\$191			\$239		\$205					\$125	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$192	\$223			\$281		\$241					\$148	0	AA	
	75	\$214	\$254			\$322		\$278					\$172	0	AA	
	80	\$227	\$279			\$358		\$311					\$194	0	AA	
<b>Globe Life &amp; Accident Insurance Company</b> 1-800-801-6831 www.globecaremedsupp.com	65	\$122	\$178	\$198		\$195	\$32	\$179	\$35				\$130	60	AA	<b>Individual Policy:</b> These are Direct Mail products.
	70	\$159	\$215	\$235		\$232	\$44	\$216	\$47				\$157	60	AA	
	75	\$173	\$253	\$273		\$286	\$56	\$254	\$61				\$186	60	AA	
	80	\$174	\$258	\$292		\$295	\$67	\$274	\$72				\$203	60	AA	
<b>Health Net Life Insurance Company</b> 1-800-926-4178 www.healthnet.com	65	\$126			\$152	\$181	\$78	\$166	\$69				\$137	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$151			\$188	\$216	\$94	\$200	\$85				\$168	0	AA	
	75	\$188			\$269	\$302	\$117	\$248	\$109				\$216	0	AA	
	80	\$212			\$277	\$302	\$131	\$278	\$125				\$248	0	AA	
<b>Humana Benefit Plan of Illinois Inc.</b> 1-888-310-8482 www.feds.humana.com	65	\$157				\$193		\$167	\$55				\$130	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	\$164				\$200		\$173	\$60				\$135	90	AA	
	75	\$192				\$236		\$207	\$72				\$167	90	AA	
	80	\$224				\$283		\$250	\$82				\$207	\$90	AA	
<b>Humana Insurance Company</b> 1-888-310-8482 www.humana.com	65	\$193	\$210	\$261		\$266	\$65	\$219	\$58	\$106	\$154		\$159	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	\$230	\$251	\$312		\$318	\$77	\$262	\$69	\$127	\$184		\$190	90	AA	
	75	\$272	\$296	\$369		\$376	\$91	\$310	\$82	\$150	\$218		\$224	90	AA	
	80	\$315	\$343	\$426		\$435	\$106	\$358	\$95	\$174	\$252		\$239	90	AA	
<b>Individual Assurance Company, Life, Health and Accident</b> 1-888-524-3629 www.iaclife.net	65	\$187				\$254		\$201					\$171	0	AA	<b>Individual Policy:</b> Non-tobacco rates.
	70	\$211				\$284		\$227					\$193	0	AA	
	75	\$243				\$331		\$269					\$229	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> One time enrollment fee of \$20 to first premium. Rates shown are Preferred non-smoker rates.
	70	\$219				\$280		\$218					\$156	180	AA	
	75	\$264				\$343		\$270					\$194	180	AA	
	80	\$297				\$397		\$315					\$228	180	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>Manhattan Life Assurance Company of America</b> 1-888-441-0770 www.manhattanlife.com	65	\$150				\$186		\$151					\$128	0	AA	<b>Individual Policy:</b> Underage not available if ESRD
	70	\$171				\$211		\$171					\$145	0	AA	
	75	\$209				\$259		\$210					\$177	0	AA	
	80	\$255				\$319		\$256					\$219	0	AA	
<b>National Health Insurance Company</b> 1-888-376-3300 www.nhic.com	65	\$175				\$206	\$67	\$195					\$154	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$189				\$247	\$72	\$211					\$167	0	AA	
	75	\$228				\$298	\$87	\$254					\$201	0	AA	
	80	\$268				\$351	\$103	\$299					\$236	0	AA	
<b>Oxford Life Insurance Company</b> 1-800-308-2318 www.oxfordlife.com	65	\$232				\$322		\$172					\$172	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$275				\$381		\$185					\$203	0	AA	
	75	\$316				\$435		\$225					\$233	0	AA	
	80	\$346				\$498		\$256					\$269	0	AA	
<b>Physicians Life Insurance Company</b> 1-800-325-6300 www.physiciansmutual.com	65	\$140				\$175		\$144					\$127	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$151				\$189		\$156					\$137	0	AA	
	75	\$189				\$238		\$207					\$171	0	AA	
	80	\$206				\$275		\$240					\$199	0	AA	
<b>State Farm Mutual Automobile Insurance Company</b> Contact local State Farm agent www.statefarm.com	65	\$94		\$173	\$124	\$174		\$125					\$95	0	AA	<b>Individual Policy:</b> Company did not provide an explanation or restrictions.
	70	\$119		\$217	\$158	\$224		\$159					\$121	0	AA	
	75	\$149		\$272	\$198	\$275		\$198					\$152	0	AA	
	80	\$167		\$306	\$225	\$309		\$226					\$175	0	AA	
<b>Tier One Insurance Company</b> 1-833-504-0336 www.tieroneinsurance.com	65	\$157				\$189		\$158					\$121	0	AA	<b>Individual Policy:</b> The rates provided are for non-gender and non-tobacco users
	70	\$182				\$212		\$184					\$137	0	AA	
	75	\$224				\$257		\$226					\$170	0	AA	
	80	\$270				\$304		\$273					\$201	0	AA	
<b>Transamerica Life Insurance Company</b> 1-800-797-2643 www.transamerica.com	65	\$123		\$192		\$193		\$178			\$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	\$156		\$243		\$245		\$225			\$125		\$145	180	IA	
	75	\$192		\$299		\$301		\$277			\$154		\$178	180	IA	
	80	\$226		\$354		\$356		\$327			\$182		\$210	180	IA	

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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>United American Insurance Company</b> 1-800-755-2137 www.unitedamerican.com	65	\$146	\$188	\$218	\$209	\$254	\$42	\$195	\$42	\$123	\$175		\$163	0	AA	<b>Individual Policy:</b> Please contact the company directly for more information.
	70	\$185	\$214	\$286	\$275	\$326	\$57	\$256	\$57	\$163	\$231		\$214	60	AA	
	75	\$207	\$288	\$388	\$351	\$396	\$77	\$327	\$77	\$180	\$257		\$264	60	AA	
	80	\$211	\$301	\$432	\$393	\$440	\$93	\$365	\$93	\$186	\$264		\$299	60	AA	
<b>United World Life Insurance Company</b> 1-800-667-2937 www.mutualofomaha.com	65	\$148				\$205		\$162	\$63				\$135	0	AA	<b>Individual Policy:</b> Non-tobacco rates
	70	\$183				\$254		\$202	\$70				\$168	0	AA	
	75	\$235				\$326		\$259	\$83				\$204	0	AA	
	80	\$297				\$388		\$309	\$97				\$242	0	AA	
<b>United Healthcare Insurance Company/AARP</b> 1-800-523-5800 www.aarphealthcare.com	65	\$115	\$161	\$194		\$195		\$152		\$61	\$107		\$129	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 (Standard) rates with Enrollment discount included. These rates are available for those individuals applying for coverage within 10 years of their Medicare Part B effective date or 65th birthday. Individuals whose effective date is ten or more years following their 65th birthday or Medicare Part B Effective Date receive the Tier II (Level 2) rate. Multi-Insured and Electronic Funds Transfer discounts are also available, please call for your rate.
	70	\$142	\$198	\$239		\$240		\$188		\$75	\$132		\$159	90	CR	
	\$75	\$225	\$313	\$378		\$380		\$297		\$118	\$209		\$252	90	CR	
	80	\$225	\$313	\$378		\$380		\$297		\$118	\$209		\$252	90	CR	
<b>USAA Life Insurance Company</b> 1-800-531-8722 www.usaa.com	65	\$111				\$171		\$126					\$118	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	\$130				\$200		\$132					\$138	0	AA	
	75	\$152				\$251		\$169					\$173	0	AA	
	80	\$176				\$291		\$210					\$200	0	AA	
<b>Washington National Insurance Company</b> 1-800-852-6285 www.washingtonnational.com	65	\$146				\$172		\$156	\$39				\$127	0	AA	<b>Individual Policy:</b> Company did not provide any explanations.
	70	\$189				\$208		\$202	\$48				\$164	0	AA	
	75	\$229				\$252		\$245	\$58				\$207	0	AA	
	80	\$265				\$301		\$283	\$69				\$252	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>.