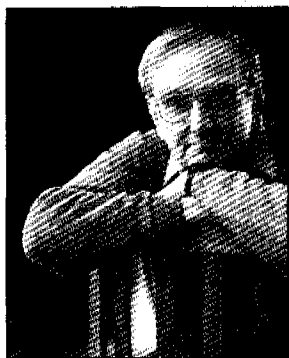


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Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare

This official government guide has important information about the following:

- What a Medigap (Medicare Supplement Insurance) policy is
- What Medigap policies cover
- Your rights to buy a Medigap policy
- Steps to follow when you buy a Medigap policy
- Switching Medigap policies



This guide can help if you are thinking about buying, or already have, a Medigap policy.

Developed jointly by the Centers for Medicare & Medicaid Services (CMS) and the National Association of Insurance Commissioners (NAIC)



How to use this guide

There are two ways to find the information you need:

1. The “Table of contents” on pages 1–2 can help you find the sections you need to read.
2. The “List of topics” on pages 55–58 lists every topic in this guide and the page number to find it.

Who should read this guide?

This guide was written to help people with Medicare understand Medigap (also called “Medicare Supplement Insurance”) policies. A Medigap policy is a type of private insurance that helps you pay for some of the costs that Original Medicare doesn’t cover.

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SECTION

Medicare basics

This guide was written to help people with Medicare understand Medigap (also called “Medicare Supplement Insurance”) policies.

A Medigap policy is health insurance sold by private insurance companies to fill gaps in Original Medicare coverage. Medigap policies don't work with any other type of health insurance, including Medicare Advantage Plans, employer/union group coverage, Veterans Administration (VA) benefits, or TRICARE. Medigap policies help pay your share (coinsurance, copayments, or deductibles) of the costs of Medicare-covered services. Some Medigap policies cover certain costs not covered by Original Medicare.

However, before you learn more about Medigap policies, the next few pages provide a brief look at Medicare. If you already know the basics about Medicare and want to learn about Medigap basics, then turn to page 9.