

April 2018 Approved Medicare Supplement (Medigap) plans

By federal law, the high-deductible plan F has a \$2,240 deductible for the year 2018

The best time to enroll in a Medigap plan is during the first six months you have both Medicare Parts A and B.

People enrolled in Original Medicare who have:

- A Medigap plan B through N can join any Medigap plan – except Plan A.
- Medigap Plan A can join any Medigap Plan A.
- More comprehensive health coverage than the Medigap plan they’re buying, can join any comprehensive Medigap plan – except Plan A.

There’s no yearly open enrollment period for Medicare Supplement (Medigap) plans. If you’re already enrolled in a Medigap plan, you may apply to buy or switch plans at any time. However, if you’re not currently enrolled in a Medigap but want to buy one, rules vary whether insurers may require you to pass a written health screening questionnaire. Not sure if you’ll need to take a health screening? Call our Insurance Consumer Hotline at: 1-800-562-6900 and ask for a health compliance analyst.

Company	Pre-X ¹	Health screen ²	Standardized Benefit Plans & Costs									
			A	B	C	D	F	G	K	L	M	N
Aetna Health and Life³ 1-855-523-3107												
Age 65 and older	No	Yes	\$144	\$177			\$214	\$197				\$150
AMERICAN NATIONAL 1-888-290-1085												
Age 65 and older	No	Yes	\$152				\$212	\$171				\$147
With a high deductible	No	Yes					\$63					
ASSURED LIFE ASSOCIATION 1-877-223-3666												
Age 65 and older	No	Yes	\$221	\$239	\$297	\$244	\$298	\$247				\$214
ASURIS NORTHWEST HEALTH 1-844-278-7472												
Age 65 and older	No	Yes	\$154		\$218		\$219	\$185	\$117			\$145
Notes about Asuris Northwest: These plans are offered in the following counties: Adams, Asotin, Benton, Chelan, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, and Whitman counties.												

Note: Plans and premium costs listed are filed and approved by the Washington State Office of the Insurance Commissioner. Premiums listed are for monthly payments through automatic funds transfer, if available. The rates may differ for different modes/methods of payment, so be sure to check with the company.

Companies may change their rates at various times throughout the year, so always check with the company for the latest availability and premiums. Plans issued before June 1, 2010 have different rates due to changes in Medicare.

Questions? Call our Insurance Consumer Hotline at 1-800-562-6900

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Company	Pre-X¹	Health screen²	Standardized Benefit Plans & Costs									
			A	B	C	D	F	G	K	L	M	N
COLONIAL PENN 1-800-800-2254			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$205	\$250			\$277	\$256	\$96	\$165	\$223	\$162
With a high deductible	No	Yes					\$67					
GERBER 1-877-778-0839			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$206				\$287	\$244				
FIRST HEALTH LIFE & HEALTH 1-800-264-4000			A	B	C	D	F	G	K	L	M	N
Age 65 and older			\$146	\$179			\$214	\$199				\$157
GLOBE LIFE AND ACCIDENT INSURANCE CO 1-800-801-6831			A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$105	\$172	\$199		\$201	\$184				\$158
With a high deductible	Yes	Yes					\$47					
GOVERNMENT PERSONNEL MUTUAL 1-877-778-0839			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$176		\$241		\$245	\$201				\$178
GPM HEALTH & LIFE 1-866-242-7573			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$151				\$222	\$175				\$137
KAISER FOUNDATION HEALTH PLAN OF WA OPTIONS Potential members: 1-888-796-5999 Existing members: 1-888-901-4636			A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$130				\$241		\$84			\$135
HUMANA 1-888-310-8482			A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$204	\$222	\$249		\$254		\$118	\$170		\$161
With a high deductible	Yes	Yes					\$76					
LOYAL AMERICAN (Cigna) 1-866-459-4272			A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$174				\$214	\$158				\$129

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Company		Pre-X ¹	Health screen ²	Standardized Benefit Plans & Costs									
PREMERA BLUE CROSS 1-800-752-6663				A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$172					\$216	\$185				\$170
With a high deductible	Yes	Yes						\$89					
REGENCE BLUECROSS BLUESHIELD OF OREGON 1-844-734-3623				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$151			\$218		\$219	\$175	\$114			\$140
Notes about Regence BlueCross BlueShield of Oregon plans: These plans are available only to Clark County residents.													
REGENCE BLUE SHIELD 1-844-734-3623				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$151			\$213		\$214	\$185	\$115			\$145
Notes about Regence Blue Shield plans: These plans are offered in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom, and Yakima.													
SENTINEL 1-888-510-0668				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$237	\$264	\$327	\$282	\$330						
STANDARD LIFE – Important info! No longer selling as of 2-16-18 1-888-290-1085				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$239	\$290	\$339	\$249	\$324	\$251					\$191
With a high deductible	No	Yes						\$46					
Notes about Standard Life: As of Feb. 16, 2018, no longer selling new Medigap plans in WA state. Existing policyholders can keep their policies and will see no change.													
STATE FARM INSURANCE (Call local agent)				A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$174			\$262		\$265					
TRANSAMERICA 1-866-205-9120				A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$136	\$179	\$212	\$196	\$213	\$196	\$98	\$145	\$178	\$170	

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			A	B	C	D	F	G	K	L	M	N
TRANSAMERICA PREMIER 1-888-272-9272			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$130				\$223	\$197				\$170
UNITED AMERICAN INSURANCE CO 1-800-755-2137			A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$149	\$217	\$254	\$239	\$257	\$213				\$194
With a high deductible	Yes	Yes					\$44					
Under age 65 Medicare disability	Yes	Yes		\$424								
UNITEDHEALTHCARE (AARP)³ 1-800-523-5800			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$122	\$187	\$221		\$222	\$190	\$58	\$129		\$146
Medicare Select Plan*	No	Yes			\$204		\$205					
UNITED OF OMAHA LIFE INSURANCE CO 1-800-667-2937			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$157				\$227	\$175				\$140
With a high deductible	No	Yes					\$70					
USAA³ 1-800-292-8556			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$135				\$218	\$172				\$121

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Company	Pre- X ¹	Health screen ²	Standardized Benefit Plans & Costs									
WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PREMIERA PLANS 1-800-752-6663			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	No	\$156				\$212					
Under age 65 Medicare disability	No	No	\$265				\$361					
Notes about Washington State HCA plans: To qualify, you must be a current Washington state resident who's covered by both Medicare Parts A & B. You can apply for coverage within one of the following time limits: 1. Within 60 days of establishing Washington state residency; or 2. In the 30-day period before you're eligible for Medicare Parts A & B due to age or disability; or 3. Within 6 months of initial enrollment in Medicare Part B due to age or disability; or 4. Within 60 days of retirement; or 5. Within 6 months after you turn age 65. If your spouse/domestic partner is a Washington state resident who's covered by Medicare Parts A & B, he/she may enroll with you, even if he/she doesn't meet the enrollment time limit requirements. Also, if you're replacing a Medicare Advantage plan with a Medigap, you must be a Washington state resident and meet federal portability standards. For all eligibility questions, contact Blue Cross Premiera.												
Western United Life Assurance 1-800-877-7703			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$147		\$196			\$163				\$131

Footnotes Explained:

1 = PreX (pre-existing condition) is a health problem you had within the three months before the effective date of your new plan. For this condition, a company cannot exclude benefits for that condition for more than three months after the coverage effective date. If you replace your policy and your previous policy was in effect for at least three months, you have no waiting period for any pre-existing conditions.

2 = No health screen means the insurance company will not ask you any health questions to decide if they will enroll you in its plan.

3 = You must be a member of an association to buy these plans.

* Medicare Select policies may require you to use specific hospitals, doctors, or other health care providers to get full coverage. Network restrictions must be disclosed to you.

NOTE: The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Office of the Insurance Commissioner, SHIBA, or its volunteers.

10 Standardized Medicare Supplement (Medigap) plans chart

Effective on or after Jan. 1, 2018

How to read the chart:

- ✓ = policy covers 100% of benefit
- % = policy covers that percentage
- Blank = policy doesn't cover that benefit

Note: The Medicare Supplement policy covers coinsurance only after you've paid the Medicare deductible (unless the policy also covers the deductible).

Basic benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Hospital coinsurance (plus costs up to an additional 365 days after Medicare benefits end)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓****
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Additional benefits	A	B	C	D	F*	G	K	L	M	N
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible: \$1,316		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible: \$183			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit**							\$5,240	\$2,620		

*Plan F offers a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,240 in 2018) before your plan pays anything.

**After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for some office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Need more help?

There is no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, insurers may require you to pass a health questionnaire. If you have questions about who needs to take the questionnaire, call our Insurance Consumer Hotline.

If you want individual help understanding all of your options, call our hotline and ask to speak with a SHIBA counselor in your area.

Insurance Consumer Hotline: 1-800-562-6900



LOCAL HELP FOR PEOPLE WITH MEDICARE

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