

## April 2019 Approved Medicare Supplement (Medigap) plans

By federal law, the high-deductible plan F has a \$2,300 deductible for the year 2019

**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 <sup>1</sup>	Health screen <sup>2</sup>	Standardized benefit plans & monthly costs									
<b>Aetna Health and Life<sup>3</sup></b> 1-855-523-3107			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$137	\$168			\$203	\$187				\$142
<b>AMERICAN NATIONAL</b> 1-888-290-1085			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$158				\$221	\$177				\$153
With a high deductible	No	Yes					\$63					
<b>ASSURED LIFE ASSOCIATION</b> 1-877-223-3666			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$232	\$251	\$312	\$257	\$313	\$260				\$224
<b>ASURIS NORTHWEST HEALTH</b> 1-844-278-7472			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$154		\$218		\$219	185	\$117			\$145
<b>Notes about Asuris Northwest:</b> 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 premium costs 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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<b>Company</b>	<b>Pre-X<sup>1</sup></b>	<b>Health screen<sup>2</sup></b>	<b>Standardized benefit plans &amp; monthly costs</b>									
			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
<b>COLONIAL PENN</b> 1-800-800-2254			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$205	\$250			\$277	\$256	\$96	\$165	\$223	\$162
With a high deductible	No	Yes					\$67					
<b>FIRST HEALTH LIFE &amp; HEALTH</b> 1-800-264-4000			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$146	\$179			\$214	\$199				\$157
<b>GERBER</b> 1-877-778-0839			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$225				\$313	\$266				
<b>GLOBE LIFE AND ACCIDENT INSURANCE CO</b> 1-800-801-6831			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	Yes	Yes	\$110	\$180	\$209		\$211	\$193				\$166
With a high deductible	Yes	Yes					\$49					
<b>GPM HEALTH &amp; LIFE</b> 1-866-242-7573			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	No	Yes	\$159				\$233	\$184				144
<b>HUMANA DENTAL</b> 1-866-205-0000			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	Yes	Yes	\$134				\$215	\$174				\$140
With a high deductible	Yes	Yes					\$67					
<b>KAISER FOUNDATION HEALTH PLAN OF WA OPTIONS</b> Potential members: 1-888-796-5999 Existing members: 1-888-901-4636			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	Yes	Yes	\$130				\$241		\$84			\$135
<b>Notes about Kaiser Foundation Health Plan WA Options plans:</b> Kaiser Permanente medical facilities will not accept Original Medicare or Kaiser Foundation Health Plan of WA Options Medigap plans.												
<b>LOYAL AMERICAN (Cigna)</b> 1-866-459-4272			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older	Yes	Yes	\$174				\$231	\$169				\$133

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<b>Company</b>		<b>Pre-X<sup>1</sup></b>	<b>Health screen<sup>2</sup></b>	<b>Standardized benefit plans &amp; monthly costs</b>									
<b>PREMERA BLUE CROSS</b> 1-800-752-6663				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		Yes	Yes	\$178				\$223	\$185				\$176
With a high deductible		Yes	Yes					\$92					
<b>REGENE BLUECROSS BLUESHIELD OF OREGON</b> 1-844-734-3623				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		No	Yes	\$151		\$218		\$219	\$175	\$114			\$140
<b>Notes about Regence BlueCross BlueShield of Oregon plans:</b> These plans are available only to Clark County residents.													
<b>REGENE BLUE SHIELD</b> 1-844-734-3623				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		No	Yes	\$151		\$213		\$214	\$185	\$115			\$145
<b>Notes about Regence Blue Shield plans:</b> 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.													
<b>SENTINEL</b> 1-888-510-0668				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		No	Yes	\$258	\$288	\$356	\$307	\$360					
<b>STATE FARM INSURANCE</b> (Call local agent)				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		Yes	Yes	\$156		\$252	\$160	\$255	\$159				\$124
<b>TRANSAMERICA</b> 1-866-205-9120				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		No	Yes	\$136	\$179	\$212	\$196	\$213	\$196	\$98	\$145	\$178	\$168
<b>TRANSAMERICA PREMIER</b> 1-888-272-9272				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		No	Yes	\$134				\$230	\$203				\$175
<b>UNITED AMERICAN INSURANCE CO</b> 1-800-755-2137				<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>
Age 65 and older		Yes	Yes	\$153	\$217	\$254	\$239	\$257	\$213				\$194
With a high deductible		Yes	Yes					\$44					
Under age 65 Medicare disability		Yes	Yes		\$424								

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UNITEDHEALTHCARE (AARP) <sup>3</sup> 1-800-523-5800					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$133	\$195	\$230		\$230	\$190	\$60	\$134				\$155
Medicare Select Plan*	No	Yes			\$214		\$215							
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	\$170				\$241	\$188						\$140
With a high deductible	No	Yes					\$70							
USAA 1-800-292-8556					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$135				\$218	\$172						\$121
WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PREMIERA PLANS 1-800-722-1471					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	No					\$212							
Under age 65 Medicare disability	No	No					\$361							
<b>Note about Washington State HCA plans:</b> These rates are for Washington state residents who are NOT a Public Employees Benefits Board (PEBB) member (PEBB members must enroll directly with HCA). State residents should call Blue Cross Premiera to enroll.														

**Note:** The following companies no longer sell Medigap plans in Washington state. The companies will continue to honor and service existing Medigap plans they issued to Washington state Medicare beneficiaries.

**Government Personnel Mutual (As of March 1, 2019) and Humana Insurance Company (As of March 31, 2019)**

**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.

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, 2019

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: \$1,364		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible: \$185			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit**							\$5,560	\$2,780		

\*Plan F offers a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,300 in 2019) 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).

**NOTE:** Starting Jan. 1, 2020, Medigap plans sold to people new to Medicare will not cover the Part B deductible. Due to this change, Medigap Plans C and F will no longer be available to people new to Medicare starting on Jan. 1, 2020. If you already have either of these 2 plans (or the high-deductible version of Plan F) before Jan. 1, 2020, you can keep your plan. If you were eligible for Medicare before Jan. 1, 2020, but not yet enrolled, you may be able to buy one of these plans.

## 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**



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