

# January 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 & Costs									
			A	B	C	D	F	G	K	L	M	N
<b>Aetna Health and Life<sup>3</sup></b> 1-855-523-3107												
Age 65 and older	No	Yes	\$137	\$168			\$203	\$187				\$142
<b>AMERICAN NATIONAL</b> 1-888-290-1085												
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												
Age 65 and older	No	Yes	\$232	\$251	\$312	\$257	\$313	\$260				\$224
<b>ASURIS NORTHWEST HEALTH</b> 1-844-278-7472												
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; 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												
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												
Age 65 and older	No	Yes	\$146	\$179			\$214	\$199				\$157
<b>GERBER</b> 1-877-778-0839												
Age 65 and older	No	Yes	\$225				\$313	\$266				
<b>GLOBE LIFE AND ACCIDENT INSURANCE CO</b> 1-800-801-6831												
Age 65 and older	Yes	Yes	\$105	\$172	\$199		\$201	\$184				\$158
With a high deductible	Yes	Yes					\$47					
<b>GOVERNMENT PERSONNEL MUTUAL</b> 1-877-778-0839												
Age 65 and older	No	Yes	\$190		\$260		\$265	\$217				\$193
<b>GPM HEALTH &amp; LIFE</b> 1-866-242-7573												
Age 65 and older	No	Yes	\$159				\$233	\$184				\$193
<b>HUMANA</b> 1-888-310-8482												
Age 65 and older	Yes	Yes	\$204	\$222	\$249		\$254		\$118	\$170		\$161
With a high deductible	Yes	Yes					\$76					
<b>KAISER FOUNDATION HEALTH PLAN OF WA OPTIONS</b> Potential members: 1-888-796-5999 Existing members: 1-888-901-4636												
Age 65 and older	Yes	Yes	\$130				\$241		\$84			\$135
<b>LOYAL AMERICAN (Cigna)</b> 1-866-459-4272												
Age 65 and older	Yes	Yes	\$174				\$231	\$169				\$133

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			A	B	C	D	F	G	K	L	M	N
<b>PREMERA BLUE CROSS</b> 1-800-752-6663												
Age 65 and older	Yes	Yes	\$172				\$216	\$185				\$170
With a high deductible	Yes	Yes					\$89					
<b>REGENCE BLUECROSS BLUESHIELD OF OREGON</b> 1-844-734-3623												
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>REGENCE BLUE SHIELD</b> 1-844-734-3623												
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												
Age 65 and older	No	Yes	\$258	\$288	\$356	\$307	\$360					
<b>STATE FARM INSURANCE</b> (Call local agent)												
Age 65 and older	Yes	Yes	\$156		\$252	\$160	\$255	\$159				\$124
<b>TRANSAMERICA</b> 1-866-205-9120												
Age 65 and older	No	Yes	\$136	\$179	\$212	\$196	\$213	\$196	\$98	\$145	\$178	\$168
<b>TRANSAMERICA PREMIER</b> 1-888-272-9272												
Age 65 and older	No	Yes	\$130				\$223	\$197				\$170

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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; Costs</b>									
<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								
<b>UNITEDHEALTHCARE (AARP)<sup>3</sup></b> 1-800-523-5800			<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	\$133	\$195	\$230		\$230	\$190	\$60	\$134		\$155
Medicare Select Plan*	No	Yes			\$202		\$203					
<b>UNITED OF OMAHA LIFE INSURANCE CO</b> 1-800-667-2937			<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	\$170				\$241	\$188				\$140
With a high deductible	No	Yes					\$70					
<b>USAA<sup>3</sup></b> 1-800-292-8556			<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	\$135				\$218	\$172				\$121

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<b>WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PREMIERA PLANS</b> 1-800-722-1471			<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	No					\$212					
Under age 65 Medicare disability	No	No					\$361					
<p><b>Notes about Washington State HCA plans:</b> To qualify, you must be a current Washington state resident who's covered by both Medicare Parts A &amp; B. You can apply for coverage within one of the following time limits:</p> <ol style="list-style-type: none"> <li>1. Within 60 days of establishing Washington state residency; or</li> <li>2. In the 30-day period before you're eligible for Medicare Parts A &amp; B due to age or disability; or</li> <li>3. Within 6 months of initial enrollment in Medicare Part B due to age or disability; or</li> <li>4. Within 60 days of retirement; or</li> <li>5. Within 6 months after you turn age 65.</li> </ol> <p>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 Premera.</p> <p><b>Note:</b> These rates are not for Public Employees Benefits Board (PEBB) members. PEBB members must enroll directly with HCA.</p>												

**NOTE:** As of Nov. 1, 2018, Western United Life Assurance no longer sells Medigap plans in Washington state. The company will continue to honor and service existing Medigap plans it issued to Washington state Medicare beneficiaries.

**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, 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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