



# The Ultimate Medicare Supplement



## GUIDE AND CHECKLIST

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Lehigh Partners Senior Benefits is a licensed insurance agency specializing in Medicare Insurance Products. With a fiduciary duty, we assist consumers in finding and comparing Medicare plans. Our agents are licensed and experienced and are compassionate. We will find a plan that is right for you based on your healthcare goals, needs and budget.

When you work with our talented and caring support staff, you can be certain that you'll leave with a smile. It's our goal to make sure that you have good enough coverage to never have to worry in a medical emergency, but also that you're not paying a ridiculous amount for your needed coverage.





## Who Should Read this Guide?

If you are thinking about buying a Medicare Supplement Insurance (Medigap) policy or already have one this guide will help you understand how Medicare Supplement policies work.

## Why Medicare Supplement Insurance?

To understand why someone would want or need a Medicare Supplement policy we need to look at Medicare itself.

### **Medicare is the federal health insurance program for:**

- People 65 or older
- Certain people under 65 with disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

Original Medicare includes Medicare Part A (Hospital Insurance) and Medicare Part B

(Medical Insurance). You pay for services as you get them. When you get services, you'll pay a deductible at the start of each year, and you usually pay 20% of the cost of the Medicare-approved service, called coinsurance.

Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medicare Supplement Insurance (Medigap) policy can help pay some of the remaining health care costs, like copayments, coinsurance, and deductibles. Some Medigap policies also cover services that Original Medicare doesn't cover, like medical care when you travel outside the U.S.



## What's Medicare Supplement Insurance (Medigap)

Medigap is Medicare Supplement Insurance that helps fill “gaps” in Original Medicare and is sold by private companies. Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. A Medicare Supplement Insurance (Medigap) policy can help pay some of the remaining health care costs, like:

- ✔ Copayments
- ✔ Coinsurance
- ✔ Deductibles

Some Medigap policies also cover services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. If you have Original Medicare and you buy a Medigap policy, here's what happens:

- ✔ Medicare will pay its share of the Medicare-approved amount for covered health care costs.
- ✔ Then, your Medigap policy pays its share.

## Your supplement plan choices

The government decides which supplement plans health insurance companies can offer. There are 10 different plans: A, B, D, G, K, L, M and N. Each plan pays the same amount for the same services, no matter which health insurance company is selling it.

Cost is usually the only difference between Medicare Supplement policies with the same

letter sold by different insurance companies.

This chart shows basic information about the different benefits that Medicare Supplement policies cover. If a percentage appears, the Medicare Supplement plan covers that percentage of the benefit, and you must pay the rest.

# 10 Standardized Medicare Supplement (Medigap) plans chart

This chart shows the benefits included in each of the standard Medigap plans effective on or after Jan. 1, 2021. The Medigap policy covers coinsurance only after you've paid the Medicare deductible (unless the policy you have also covers the deductible).

## Note about Plans C and F:

Only applicants' first eligible for Medicare before 2020 can buy/keep Plans C, F, and high-deductible Plan F. Medigap Plans C and F are no longer available to people new to Medicare as of Jan. 1, 2020. If you were eligible for Medicare before Jan. 1, 2020, but not yet enrolled, you might be able to still buy a Plan C, F or high-deductible Plan F.

How to read the chart: ✓ = policy covers 100% of benefit; % = policy covers that percentage; Blank = policy doesn't cover that benefit

Plans available to all Medigap applicants									Medicare-eligible before 2020	
Basic benefits	A	B	D	G*	K	L	M	N	C	F*
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	D	G*	K	L	M	N	C	F*
Skilled nursing facility care coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Part A deductible: \$1,484		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B deductible: \$203									✓	✓
Part B excess charges				✓						✓
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%			80%	80%	80%	80%
Out-of-pocket yearly limit**					\$6,220	\$3,110				

\*Plans F and G offer a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,370 in 2021) 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's 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 one of our field underwriters/agents. If you want individual help understanding all of your options, call our hotline and ask to speak with an agent licensed in your state: **1-833-265-9655**





## Freedom of Care

### Networks

With most Medicare supplement plans, you can go to any doctor or hospital that accepts

Medicare. You will give them your Medicare card and your supplement plan ID card.

## When Can I Buy a Supplement Plan (Medigap)

### Buy a policy when you are first eligible

The best time to buy a Medigap policy is during your 6-month Medicare Supplement Open Enrollment Period. You generally will get better prices and more choices among policies. During that time, you can buy any Medigap policy sold in your state, even if you have health problems. This period automatically starts the month you're 65 and enrolled in Medicare Part B (Medical Insurance), and it can't be changed or repeated. After this enrollment period, you may not be able to buy a Medigap policy. If you are able to buy one, it may cost more due to past or present health problems.

### Apply Anytime

You can apply for a Medicare Supplement if you have or are entitled to both Part A and Part B of Medicare. If you do apply for Medigap coverage after your open enrollment period, there is no guarantee that an insurance company will sell you a Medigap policy if you do not meet the medical underwriting requirements.



# How to Buy a Medicare Supplement

Buying a Medicare Supplement policy is an important decision. Only you can decide if a Medicare Supplement policy is the way for you to supplement Original Medicare coverage and which Medicare Supplement policy to choose. Shop carefully. Compare available Medicare Supplement policies to see which one meets your needs. As you shop for a Medicare Supplement policy, keep in mind that different insurance companies may charge different amounts for exactly the same Medicare Supplement policy, and not all insurance companies offer all of the Medicare Supplement policies.

## **STEP 1:**

**Decide which benefits you want, then decide which Medicare Supplement policy meets your needs.**

Think about your current and future health care needs when deciding which benefits you want because you might not be able to switch Medigap policies later. Decide which benefits you need and select the Medigap policy that will work best for you.

## **STEP 2:**

**Find out which insurance companies sell Medicare Supplement policies in your state.**

Not all insurance companies sell Medicare Supplement policies in every state or offer every Medicare lettered plan in every state.

Since cost varies greatly from company to company make sure you get rates from multiple companies that sell plans in your state.

## **STEP 3:**

**Buy the Medicare Supplement policy.**

Once you decide on the insurance company and the Medigap policy you want, apply. If you are applying along with your initial enrollment in Medicare, this may be the only time you can sign up without providing previous medical history to qualify.

## **Need help?**

Call to speak with a licensed insurance agent now. 1-833-265-9655  
Or visit us online at [www.lehighpartners.net](http://www.lehighpartners.net) to schedule an appointment with an agent.



# Medicare Supplement Enrollment Check List

## 3 months before your 65th Birthday

### ☐ Enroll in Medicare Parts A and B (also called “Original Medicare”)

Some people automatically get Part A and Part B. Find out if you will get Part A and B automatically. If you are automatically enrolled, you will get your red, white, and blue Medicare card in the mail 3 months before your 65th birthday or your 25th month of disability. If you do not get Medicare automatically, you will need to apply for Medicare.

You can apply for Medicare online, by calling Social Security at 800-772-1213, or through your local Social Security office.

Enrolling during your initial enrollment window is important. If you miss your window, you could face late penalties later.

## After receiving your Medicare enrollment confirmation

### ☐ Consider your Insurance Options

Medicare supplement insurance is a popular way to cover what Medicare does not pay but it is not the only option you have.

If you are a new enrollee who is considering original Medicare coverage, start by asking your current doctors if they accept Medicare patients. That will let you know if you will be able to stay with them.

From there, you can compare the offerings to see what’s right for your needs and look at the monthly premiums and other costs you would face.

Connect with an insurance agent to help weigh your options and help select the coverage that is right for you.

### ☐ Enroll

There are several ways to apply for coverage. You can apply conveniently over the phone, online or in person with an agent/broker who is contracted to represent the company or plan of your choice.

### ☐ Coverage Starts

Your coverage typically will start the first day of the month that you turn 65 or the first date of the month of the effective date of both Part A and B of your Medicare coverage.

As an independent Medicare agency, Lehigh Partners Senior Benefits represents the top-rated Medicare insurance companies in the nation. This means that when you work with us, we help you shop RESPECTED companies to get the plan that is right for your specific situation.

We have agents on standby waiting to take care of you.

Visit us online at [www.lehighpartners.net](http://www.lehighpartners.net) to schedule an agent call back  
or reach us directly at **833.265.9655**