

2021 Medicare Standard Supplement (Medigap) Plans (For Ages 65 and Older)

Medicare Cost Sharing with NO Supplement		Your Obligation with a Standardized Medigap Supplement Plan												
		Plans Available to All Applicants									Plans Available Only to Those Eligible for Part A before 2020			
		G	G(HD) ¹	N	B	D	A	K	L	M	F*	C*	F*(HD) ¹	
% US Population choosing in 2018		19%	New	11%	2%	1%	1%	<0.5%	<0.5%	<0.5%	54%	6%	2%	
PART A HOSPITALIZATION		Your Share												
Hospital Deductible: Day 1 of any Benefit Period	\$1,484	\$0	\$0	\$0	\$0	\$0	\$1,484	\$742	\$371	\$742	\$0	\$0	\$0	
Hospital Coinsurance: Days 1-60	\$0/Day	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Hospital Coinsurance: Days 61-90	\$371/Day	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Hospital Coinsurance: Days 91-150 ⁴	\$742/Day	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Hospital Coinsurance: Days 151-516 ⁴	All costs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
PART A OTHER COVERAGE														
Skilled Nursing Coinsurance: Days 1-20	\$0/Day	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Skilled Nursing Coinsurance: Days 21-100	\$185.5/D	\$0	\$0	\$0	\$185.5/D	\$0	\$185.5/D	\$92.75/D	\$46.38/D	\$0	\$0	\$0	\$0	
Home Health Care Costs:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Blood - First 3 Units as Inpatient: (Copay/Year)	\$600 ⁵	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$150	\$0	\$0	\$0	\$0	
Blood - Additional Units as Inpatient	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
PART B OUTPATIENT & MEDICAL														
Part B Deductible: Annually	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$203	\$0	\$0	\$0	
Part B Medical Coinsurance	20%	\$0	\$0	\$20 ²	\$0	\$0	\$0	10%	5%	0%	\$0	\$0	\$0	
Part B Excess Charge (Non-particip. Dr.)	+15%	\$0	\$0	+15%	+15%	+15%	+15%	+15%	+15%	+15%	\$0	+15%	\$0	
Clinical Lab Tests: Coinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Blood - First 3 Units as Outpatient	\$600 ⁵	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$150	\$0	\$0	\$0	\$0	
Blood - Additional Units as Outpatient	\$40	\$0	\$0	\$0	\$0	\$0	\$0	\$20	\$10	\$0	\$0	\$0	\$0	
NON-MEDICARE BENEFITS														
Foreign Travel Emergency Care	All Costs	20% ³	20% ³	20% ³	All Costs	20% ³	All Costs	All Costs	All Costs	20% ³	20% ³	20% ³	20% ³	
OTHER COSTS														
You pay deductible, then you pay \$0			\$2,370 ¹										\$2,370 ¹	
Maximum you pay, then you pay \$0								\$6,220	\$3,110					

Footnotes:

* Plans C, F, and high deductible F are sold only to those who were eligible for Part A before 1/1/2020, whether they enrolled or not.

1 - High Deductible Plan. You pay all Gap costs not paid by Medicare until the deductible amount is met before any payment is made by the policy.

2 - Plan pays all of Part B coinsurance except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for ER visits that do not result in admission.

3 - Within 60 days from the start of your trip. \$250 Deductible per year and \$50,000 Lifetime limit.

4 - Using Lifetime Reserve of 60 days.

5 - Approximate costs for blood



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Medicare Supplement (Medigap) Plans Notes and Rating Methodology (M'T'D)

What types of Medigap policies insurance companies sell?

Insurance companies selling Medigap policies are required to make Plan A available. If they offer any other Medigap plan, they must also offer either Medigap Plan C or Plan F. Insurance companies that sell Medigap policies don't have to offer every Medigap policy. Each insurance company decides which Medigap policies it wants to sell.

In addition to Standardized Plans, some companies sell Innovative Plans. They must contain all the features of Standardized Plans, but may include additional benefits such as dental, vision, or hearing aids. These plans are subject to the same Open Enrollment Period rights and Guaranteed Issue rights with several exceptions. For example, switching from an Innovative Plan from one company to an innovative plan from another company may be subject to health screening. There is also not a guarantee to switch from any of the standardized plans, including a regular F plan, to an innovative plan, as the innovative plans have more benefits than any standardized plan. Finally, there are no protections for the added benefits, and they can be eliminated or subject to change at any time.

Waiting Period for Pre-Existing Condition : A period of six months or less during which a company can refuse to pay claims for a health condition that was treated in six months prior to purchasing a policy. In most cases, a person can use previous health coverage to shorten or eliminate the waiting period.

Rating Methodology

Each insurance company decides how it will set the price, or premium for its Medigap policies. Medigap policies can be priced or "rated" in three ways:

AA- Attained Age:

Your premium will increase as you grow older. Additional increases due to higher medical costs or higher than expected claim costs are also possible. For example, if you buy a policy at age 65, when you turn 70, you will pay whatever the company is charging for a person 70 years old. However, any rate increase that occurs must apply to the entire class of policyholders in which you are categorized, not just to you as an individual. Most companies in this guide use the Attained Age Rating Method.

IA - Issue Age:

Your premium will always be based on your age at the time you purchased the plan. Any increases will be due to higher medical costs or higher than expected claim costs for the entire class of policyholders you are in. Even though you will have increases in your policy premium, the premium will not increase just because you are growing older.

CR - No Age (Community) Rating:

The premium for a specific policy is the same for everyone over the age of 65, regardless of their age. The only company using this rating methodology is United Healthcare through AARP. Must be a member of AARP at the time of issue. Rates listed for ages 65-69 are the age 65 rates and include the Enrollment discount. Rates listed for ages 70-74 are the age 70 rates and include the Enrollment discount. These rates are available for those individuals applying for coverage within 6 years of their Medicare Part B effective date or 65th birthday. Rates listed for ages 75-79 and 80 and above include no discounts. These rates are available for those individuals applying for coverage more than 10 years after their Medicare Part B effective date.

These charts are provided as a convenience. The Health Insurance Counseling and Advocacy Program (HICAP) makes no claims as to the listed insurers financial status, reputation, sales practices or status in the market place. We make no claims on the value of products sold by these companies or that this chart is a complete listing of all insurers available or fully accurate. Premiums listed were extracted from the SHIP TA Center's National Medigap Plan Finder tool. It is provided and supported by CSG Actuarial in Omaha, Nebraska. Always check with the insurance company for complete information. HICAP does not endorse any specific health insurer.

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2021 Medicare Supplement (Medigap) Plans Contra Costa County Monthly Rates at Age 65 (by price of plan G)

Company Name	Plan Type#	METHOD	Plans Available to All Applicants									Plans Available Only to Those Eligible for Part A before 2020			Date
			G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)	
ANTHEM BLUE CROSS	Standard	AA	123	-	126	-	-	98	-	-	-	181	-	-	3/1/20
STATE FARM	Standard	AA	126	-	96	-	126	83	-	-	-	153	151	-	1/1/19
&AARP UNITEDHEALTHCARE	Standard	CR	126	-	106	133	-	93	49	88	-	159	158	-	4/1/20
BLUE SHIELD OF CALIFORNIA	Standard	AA	128	-	121	-	-	111	-	-	-	-	-	-	7/1/20
&USAA LIFE	Standard	AA	129	-	112	-	-	111	-	-	-	171	-	-	7/1/20
CIGNA HEALTH AND LIFE	Standard	AA	135	-	104	-	-	125	-	-	-	165	-	44	8/24/20
GLOBE LIFE AND ACCIDENT	Standard	AA	138	-	117	137	-	93	-	-	-	153	152	84	8/28/17
BLUE SHIELD OF CALIFORNIA	Innovative	AA	142	-	-	-	-	-	-	-	-	163	-	-	7/1/20
NATIONAL HEALTH	Standard	AA	146	-	119	-	-	131	-	-	-	173	-	54	9/1/19
&THRIVENT FINANCIAL	Standard	AA	146	-	-	142	149	144	-	109	136	182	175	28	3/1/19
HEALTH NET	Standard	AA	149	-	128	-	144	113	-	-	-	162	-	68	2/1/20
HEALTH NET	Innovative	AA	152	-	-	-	-	-	-	-	-	167	-	-	2/1/20
COMBINED INSURANCE CO	Standard	AA	155	-	128	-	-	133	-	-	-	182	-	-	11/1/19
&EVERENCE ASSOCIATION	Standard	AA	155	-	115	-	-	145	-	-	-	167	-	-	4/1/20
CONTINENTAL LIFE (AETNA)	Standard	AA	158	-	108	154	-	122	-	-	-	216	-	44	9/1/20
GARDEN STATE LIFE	Standard	AA	160	50	131	-	-	126	-	-	134	213	-	-	1/1/20
NATIONAL GUARDIAN LIFE	Standard	AA	162	-	132	-	-	160	-	-	-	191	-	-	10/1/20
OXFORD LIFE	Standard	AA	164	-	148	-	-	215	-	-	-	276	-	-	10/1/20
MUTUAL OF OMAHA	Standard	AA	183	34	138	-	-	121	-	-	-	217	-	50	7/1/20
UNITED AMERICAN INS	Standard	AA	195	-	148	184	210	146	123	175	-	244	225	39	3/15/20
HUMANA (ACHIEVE)	Innovative	AA	198	68	154	-	-	186	-	-	-	229	-	-	4/1/20
INDIVIDUAL ASSURANCE	Standard	AA	201	-	171	-	-	187	-	-	-	254	-	-	9/1/20
&THRIVENT FINANCIAL	Standard	IA	202	-	-	179	206	172	-	147	186	242	233	40	3/1/19
HUMANA	Standard	AA	205	57	148	196	-	180	104	150	-	255	250	63	6/1/20
ANTHEM BLUE CROSS	Innovative	AA	-	-	-	-	-	-	-	-	-	155	-	-	3/1/20
SENTINEL SECURITY LIFE	Standard	AA	-	-	180	219	219	199	-	-	-	279	270	-	10/1/20

Notes: '*' - Plans C, F, and high deductible F are sold only to those who were eligible for Part A before 1/1/2020, whether they enrolled or not.

'&' - Some form of membership required

'#' - "Innovative" (sometimes known as "Extra") F or G plans may include additional benefits such as dental, vision, or hearing aids

'-' - Policy not offered

Sample Premiums as of 11/10/20 from SHIP Medigap PlanFinder

2021 Medicare Supplement (Medigap) Plans Contra Costa County Monthly Rates For Ages 65 and Older

				Plans Available to All Applicants									Plans Available Only to Those Eligible for Part A before 2020				
Company	Plan Type	M'T'D	Age	G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)		
ANTHEM BLUE CROSS 877-685-3300	Standard	AA	65	\$123	-	\$126	-	-	\$98	-	-	-	\$181	-	-		
			70	151	-	153	-	-	120	-	-	-	221	-	-		
			75	184	-	187	-	-	146	-	-	-	269	-	-		
			80	223	-	227	-	-	177	-	-	-	326	-	-		
ANTHEM BLUE CROSS 877-685-3300	Innovative	AA	65	-	-	-	-	-	-	-	-	-	\$155	-	-		
			70	-	-	-	-	-	-	-	-	-	192	-	-		
			75	-	-	-	-	-	-	-	-	-	-	237	-	-	
			80	-	-	-	-	-	-	-	-	-	-	291	-	-	
&AARP UNITEDHEALTHCARE 1-844-891-3219	Standard	CR	65	\$126	-	\$106	\$133	-	\$93	\$49	\$88	-	\$159	\$158	-		
			70	156	-	132	165	-	115	61	109	-	196	196	-		
			75	186	-	157	197	-	137	73	130	-	234	233	-		
			80	198	-	168	209	-	146	78	139	-	249	248	-		
BLUE SHIELD OF CALIFORNIA 800-393-6130	Standard	AA	65	\$128	-	\$121	-	-	\$111	-	-	-	-	-	-		
			70	168	-	157	-	-	146	-	-	-	-	-	-		
			75	239	-	230	-	-	214	-	-	-	-	-	-		
			80	296	-	254	-	-	236	-	-	-	-	-	-		
BLUE SHIELD OF CALIFORNIA 800-393-6130	Innovative	AA	65	\$142	-	-	-	-	-	-	-	-	\$163	-	-		
			70	182	-	-	-	-	-	-	-	-	-	198	-	-	
			75	253	-	-	-	-	-	-	-	-	-	-	269	-	-
			80	310	-	-	-	-	-	-	-	-	-	-	-	344	-
CIGNA HEALTH AND LIFE 1-855-891-9368	Standard	AA	65	\$135	-	\$104	-	-	\$125	-	-	-	\$165	-	\$44		
			70	164	-	127	-	-	152	-	-	-	201	-	54		
			75	199	-	154	-	-	185	-	-	-	245	-	66		
			80	231	-	183	-	-	214	-	-	-	284	-	76		
COMBINED INSURANCE CO 800-225-4500	Standard	AA	65	\$155	-	\$128	-	-	\$133	-	-	-	\$182	-	-		
			70	171	-	149	-	-	153	-	-	-	201	-	-		
			75	206	-	169	-	-	169	-	-	-	242	-	-		
			80	237	-	185	-	-	180	-	-	-	278	-	-		
CONTINENTAL LIFE (AETNA) 800-358-8749	Standard	AA	65	\$158	-	\$108	\$154	-	\$122	-	-	-	\$216	-	\$44		
			70	191	-	132	186	-	147	-	-	-	261	-	53		
			75	232	-	163	226	-	179	-	-	-	317	-	65		
			80	267	-	191	260	-	206	-	-	-	364	-	74		
&EVERENCE ASSOCIATION (800) 348-7468	Standard	AA	65	\$155	-	\$115	-	-	\$145	-	-	-	\$167	-	-		
			70	195	-	144	-	-	176	-	-	-	209	-	-		
			75	233	-	179	-	-	217	-	-	-	250	-	-		
			80	272	-	214	-	-	253	-	-	-	291	-	-		
GARDEN STATE LIFE 409-763-4661	Standard	AA	65	\$160	\$50	\$131	-	-	\$126	-	-	\$134	\$213	-	-		
			70	176	55	145	-	-	139	-	-	148	235	-	-		
			75	208	65	171	-	-	164	-	-	175	277	-	-		
			80	243	76	200	-	-	193	-	-	205	324	-	-		

2021 Medicare Supplement (Medigap) Plans Contra Costa County Monthly Rates For Ages 65 and Older

Company	Plan Type	M'T'D	Age	Plans Available to All Applicants									Plans Available Only to Those Eligible for Part A before 2020		
				G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)
GLOBE LIFE AND ACCIDENT 1-888-678-3403	Standard	AA	65	\$138	-	\$117	\$137	-	\$93	-	-	-	\$153	\$152	\$84
			70	167	-	141	166	-	122	-	-	-	182	181	116
			75	196	-	168	195	-	133	-	-	-	212	210	150
			80	212	-	183	199	-	134	-	-	-	227	226	180
HEALTH NET 1-800-944-7287	Standard	AA	65	\$149	-	\$128	-	\$144	\$113	-	-	-	\$162	-	\$68
			70	178	-	155	-	174	136	-	-	-	194	-	81
			75	222	-	194	-	217	169	-	-	-	241	-	101
			80	249	-	218	-	244	190	-	-	-	271	-	114
HEALTH NET 1-800-944-7287	Innovative	AA	65	\$152	-	-	-	-	-	-	-	-	\$167	-	-
			70	182	-	-	-	-	-	-	-	-	199	-	-
			75	225	-	-	-	-	-	-	-	-	246	-	-
			80	253	-	-	-	-	-	-	-	-	276	-	-
HUMANA 1-800-457-4708	Standard	AA	65	\$205	\$57	\$148	\$196	-	\$180	\$104	\$150	-	\$255	\$250	\$63
			70	245	68	177	234	-	215	124	180	-	305	299	75
			75	290	80	210	277	-	255	147	212	-	360	353	89
			80	335	92	243	320	-	294	169	245	-	416	408	103
HUMANA (ACHIEVE) 1-800-457-4708	Innovative	AA	65	\$198	\$68	\$154	-	-	\$186	-	-	-	\$229	-	-
			70	205	74	160	-	-	195	-	-	-	237	-	-
			75	245	89	198	-	-	227	-	-	-	280	-	-
			80	297	102	245	-	-	265	-	-	-	335	-	-
INDIVIDUAL ASSURANCE (888) 524-3629	Standard	AA	65	\$201	-	\$171	-	-	\$187	-	-	-	\$254	-	-
			70	227	-	193	-	-	211	-	-	-	284	-	-
			75	269	-	229	-	-	242	-	-	-	331	-	-
			80	311	-	268	-	-	270	-	-	-	381	-	-
MUTUAL OF OMAHA 800-680-8435	Standard	AA	65	\$183	\$34	\$138	-	-	\$121	-	-	-	\$217	-	\$50
			70	200	39	151	-	-	132	-	-	-	238	-	55
			75	235	47	177	-	-	155	-	-	-	279	-	65
			80	274	56	207	-	-	181	-	-	-	326	-	76
NATIONAL GUARDIAN LIFE 800-548-2962	Standard	AA	65	\$162	-	\$132	-	-	\$160	-	-	-	\$191	-	-
			70	172	-	139	-	-	168	-	-	-	200	-	-
			75	208	-	168	-	-	198	-	-	-	238	-	-
			80	248	-	202	-	-	227	-	-	-	282	-	-
NATIONAL HEALTH 888-781-0585	Standard	AA	65	\$146	-	\$119	-	-	\$131	-	-	-	\$173	-	\$54
			70	164	-	134	-	-	147	-	-	-	195	-	60
			75	198	-	161	-	-	178	-	-	-	235	-	73
			80	233	-	189	-	-	209	-	-	-	276	-	86
OXFORD LIFE (866) 641-9999	Standard	AA	65	\$164	-	\$148	-	-	\$215	-	-	-	\$276	-	-
			70	177	-	174	-	-	254	-	-	-	327	-	-
			75	215	-	206	-	-	302	-	-	-	385	-	-
			80	245	-	238	-	-	331	-	-	-	441	-	-

2021 Medicare Supplement (Medigap) Plans Contra Costa County Monthly Rates For Ages 65 and Older

Company	Plan Type	M'T'D	Age	Plans Available to All Applicants									Plans Available Only to Those Eligible for Part A before 2020		
				G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)
SENTINEL SECURITY LIFE 1-800-247-1423	Standard	AA	65	-	-	\$180	\$219	\$219	\$199	-	-	-	\$279	\$270	-
			70	-	-	206	250	252	227	-	-	-	321	310	-
			75	-	-	236	284	287	255	-	-	-	365	353	-
			80	-	-	266	315	322	279	-	-	-	408	395	-
STATE FARM 800-782-8332	Standard	AA	65	\$126	-	\$96	-	\$126	\$83	-	-	-	\$153	\$151	-
			70	160	-	122	-	160	104	-	-	-	192	190	-
			75	191	-	146	-	190	121	-	-	-	223	221	-
			80	217	-	169	-	217	135	-	-	-	250	248	-
&THRIVENT FINANCIAL 800-492-1231	Standard	AA	65	\$146	-	-	\$142	\$149	\$144	-	\$109	\$136	\$182	\$175	\$28
			70	177	-	-	170	180	171	-	132	164	215	207	35
			75	213	-	-	201	217	196	-	159	197	256	247	43
			80	254	-	-	222	258	210	-	189	231	300	289	52
&THRIVENT FINANCIAL 800-492-1231	Standard	IA	65	\$202	-	-	\$179	\$206	\$172	-	\$147	\$186	\$242	\$233	\$40
			70	235	-	-	202	238	192	-	170	215	278	268	48
			75	270	-	-	224	273	206	-	195	245	316	305	55
			80	302	-	-	240	307	214	-	218	273	353	340	63
UNITED AMERICAN INS (800) 331-2512	Standard	AA	65	\$195	-	\$148	\$184	\$210	\$146	\$123	\$175	-	\$244	\$225	\$39
			70	256	-	194	235	275	185	163	231	-	313	289	52
			75	300	-	229	268	322	208	180	254	-	363	336	66
			80	335	-	259	280	360	212	187	264	-	404	373	79
&USAA LIFE 800-531-8722	Standard	AA	65	\$129	-	\$112	-	-	\$111	-	-	-	\$171	-	-
			70	140	-	131	-	-	130	-	-	-	200	-	-
			75	168	-	157	-	-	155	-	-	-	239	-	-
			80	209	-	181	-	-	180	-	-	-	277	-	-

Notes: '*' - Plans C, F, and high deductible F are sold only to those who were eligible for Part A before 1/1/2020, whether they enrolled or not.

'&' - Some form of membership required

Sample Premiums as of 11/10/20 from SHIP Medigap PlanFinder