

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 Popularity for age 65 in 2020		59%	6%%	33%	≤0.1%	≤0.1%	≤0.1%	≤0.1%	≤0.1%	≤0.1%	-	-	-
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



LOCAL HELP FOR PEOPLE WITH MEDICARE

Frequently Asked Questions and Answers for Medigap (aka Medicare Supplement) Policies

What does a Medigap do? Medigap policies are private insurance policies designed to pay for a portion of the cost of covered medical services that Medicare does not pay - that is, the deductibles and co-pays for Parts A and B of Original Medicare. Medicare pays its share of the Medicare-approved amount to the provider, then your Medigap policy pays its share. These plans make no medical decisions. Benefits of Medigap plans are standardized, designated by letters (A-N); all plans with the same letter designation offer the same coverage. Some plans will pay all the deductibles and co-pays while others expect you to pay some amount each year. See Plan Comparison Chart on page 1 of this handout. Each company sets their own premium, and the premium is in addition to your base Medicare Part B premium. See charts on page 3 and beyond for sample premiums. A Medigap can only be used with Original Medicare and does not cover co-pays associated with Medicare Advantage Plans.

Are there limits on who or where I can use these policies? Medicare is your primary insurance and can be used anywhere in the USA. All physicians, labs, and hospitals and medical equipment providers that accept Medicare patients also accept all Medigap policies, regardless of the company or plan level. With a Medigap policy you use both your Medicare card and your Medigap card. There are no networks, and prior approval is not required, as long as the provider accepts Medicare patients (almost all providers do). Medigap policies will not pay for medical costs that are not covered by Medicare, although some policies add limited foreign emergency travel coverage, and all offer extra days in the hospital. Medigap policies do not include outpatient prescription drug coverage, so you should also enroll in a Stand-Alone Prescription Drug Plan.

What do I need to do to obtain a policy? Most people sign up for a Medigap policy within 6 months of their effective date of Medicare Part B or of losing their employer-based retiree plan. Insurers cannot deny or charge you more for coverage during this period and must sell you any plan they offer. This is called a 'Medigap Open Enrollment' period. Outside of this 6-month period, they can deny you coverage for preexisting conditions or charge you more based on your medical history. There are other 'Guaranteed Issue' periods such as moving or a Medicare Advantage Plan leaving the area. Call HICAP for more information.

Which Plan should I choose? The 3 most popular plans are Plan F, Plan G and Plan N. Plan F has the most comprehensive coverage but is available only for those who were eligible for Part A of Medicare (hospital coverage) before 2020. Plan G has the next most comprehensive coverage and pays for all costs after an annual deductible of \$203 (in 2021). Plan N has the lowest premiums of these 3 options, but you take on some copays for doctor and ER visits. If you visit the doctor frequently, those copays could add up, so in that scenario, Plan G may be a better choice. Some companies offer "high-deductible" options for Plans F or G. With the high-deductible plans, you pay a lower monthly premium but must pay the first \$2,370 (in 2021) of the cost of covered services not paid by Medicare. After you pay the \$2,370 deductible (in 2021), all Medicare covered services are fully covered by the 'high-deductible' plans. All plans are guaranteed renewable regardless of your health situation if you pay your premium.

Some Plans say they offer additional benefits. Aren't the plans standardized? Some companies sell 'Innovative' or 'Enhanced' Plans. They contain all the features of Standardized Plans, but may include additional benefits such as dental discounts, vision, or hearing aids. There are no protections for the added benefits, and they can be eliminated or subject to change at any time. Some plans offer gym memberships and discounts.

Why are there differences in monthly premium costs? Prices are set such that a company can make a profit after all claims are paid and administrative costs met. Prices are adjusted (usually up) each year based on both your age and market medical costs. As mentioned, the plans are standardized so other than premium, there are no differences between companies for the same policy type. Many offer discounts which are not shown in our cost charts, so HICAP recommends always calling a few of the companies (or an insurance broker) for the lower price plans for a specific quote. Premiums listed in our charts were extracted from the SHIP TA Center's National Medigap Plan Finder tool. The exact premium will depend on your birthday and zip code. HICAP does not endorse any specific health insurer and makes no claims as to the listed insurers financial status, reputation, sales practices.

Can I change policies if it gets too expensive? There is no annual 'Open Enrollment' for Medigaps. After your initial enrollment period ends, you have a 'guaranteed issue' opportunity each year on and 60 days after your birthday to switch your existing plan to the same or lower plan with your current or any company that sells that plan. If you have a Medicare Advantage plan and wish to switch to Original Medicare plus a Medigap, please contact HICAP at **(925) 655-1393** or **(800) 434-0222** or **(800) 510-2020**.

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2020 Medicare Supplement (Medigap) Plans Contra Costa County Monthly Rates at Age 65 (by price of plan G)

Company Name	Plan Type#	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)	
STATE FARM	Standard	125	-	95	-	124	94	-	-	-	174	173	-	1/1/21
BLUE SHIELD OF CALIFORNIA	Standard	128	-	121	-	-	111	-	-	-	-	-	-	1/1/21
ANTHEM BLUE CROSS	Standard	129	-	138	-	-	107	-	-	-	193	-	-	3/1/21
&USAA LIFE	Standard	129	-	112	-	-	111	-	-	-	171	-	-	7/1/20
&AARP UNITEDHEALTHCARE	Standard	133	-	112	140	-	100	51	93	-	167	166	-	6/1/21
CIGNA HEALTH AND LIFE	Standard	135	-	104	-	-	125	-	-	-	165	-	44	8/24/20
BLUE SHIELD OF CALIFORNIA	Innovative	142	-	-	-	-	-	-	-	-	163	-	-	1/1/21
INDEPENDENCE AMERICAN	Standard	143	-	122	-	-	142	-	-	-	178	-	-	4/8/21
UNITED WORLD	Standard	148	58	124	-	-	136	-	-	-	188	-	-	5/25/21
HEALTH NET	Standard	149	-	128	-	144	113	-	-	-	162	-	68	2/1/20
HEALTH NET	Innovative	152	-	-	-	-	-	-	-	-	167	-	-	2/1/20
CONTINENTAL LIFE (AETNA)	Standard	158	-	108	154	-	122	-	-	-	216	-	44	9/1/20
NATIONAL HEALTH	Standard	161	-	127	-	-	144	-	-	-	189	-	55	1/1/21
NATIONAL GUARDIAN LIFE	Standard	162	-	132	-	-	160	-	-	-	191	-	-	10/1/20
GLOBE LIFE AND ACCIDENT	Standard	163	35	135	163	-	111	-	-	-	182	181	-	6/1/20
OXFORD LIFE	Standard	164	-	148	-	-	215	-	-	-	276	-	-	10/1/20
&EVERENCE ASSOCIATION	Standard	165	-	122	-	-	153	-	-	-	177	-	-	4/1/21
GARDEN STATE LIFE	Standard	168	53	138	-	-	133	-	-	142	225	-	-	1/1/21
COMBINED INSURANCE CO	Standard	171	-	136	-	-	139	-	-	-	204	-	-	11/1/20
UNITED AMERICAN	Standard	195	40	157	184	210	146	123	175	-	244	238	40	4/15/21
HUMANA (ACHIEVE)	Innovative	206	68	161	-	-	194	-	-	-	238	-	-	6/1/21
HUMANA	Standard	221	60	160	212	-	195	112	162	-	275	270	67	6/1/21
ANTHEM BLUE CROSS	Innovative	-	-	-	-	-	-	-	-	-	170	-	-	3/1/21
SENTINEL SECURITY LIFE	Standard	-	-	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 5/13/2021 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	Age	G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)
ANTHEM BLUE CROSS 1-800-684-1893	Standard	65	\$129	-	\$138	-	-	\$107	-	-	-	\$193	-	-
		70	157	-	169	-	-	131	-	-	-	236	-	-
		75	191	-	206	-	-	159	-	-	-	287	-	-
		80	232	-	249	-	-	193	-	-	-	348	-	-
ANTHEM BLUE CROSS 1-800-684-1893	Innovative	65	-	-	-	-	-	-	-	-	-	\$170	-	-
		70	-	-	-	-	-	-	-	-	-	212	-	-
		75	-	-	-	-	-	-	-	-	-	261	-	-
		80	-	-	-	-	-	-	-	-	-	320	-	-
Δ&AARP UNITEDHEALTHCARE 1-888-378-0849	Standard	65	\$133	-	\$112	\$140	-	\$100	\$51	\$93	-	\$167	\$166	-
		70	164	-	139	173	-	124	64	115	-	206	206	-
		75	196	-	165	207	-	147	76	137	-	246	245	-
		80	208	-	176	220	-	157	82	146	-	262	261	-
BLUE SHIELD OF CALIFORNIA 800-393-6130	Standard	65	\$128	-	\$121	-	-	\$111	-	-	-	-	-	-
		70	168	-	157	-	-	146	-	-	-	-	-	-
		75	239	-	230	-	-	214	-	-	-	-	-	-
		80	296	-	254	-	-	236	-	-	-	-	-	-
BLUE SHIELD OF CALIFORNIA 800-393-6130	Innovative	65	\$142	-	-	-	-	-	-	-	-	\$163	-	-
		70	182	-	-	-	-	-	-	-	-	198	-	-
		75	253	-	-	-	-	-	-	-	-	269	-	-
		80	310	-	-	-	-	-	-	-	-	344	-	-
CIGNA HEALTH AND LIFE 1-855-891-9368	Standard	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	65	\$171	-	\$136	-	-	\$139	-	-	-	\$204	-	-
		70	189	-	157	-	-	161	-	-	-	225	-	-
		75	227	-	179	-	-	178	-	-	-	271	-	-
		80	261	-	195	-	-	189	-	-	-	312	-	-
CONTINENTAL LIFE (AETNA) 800-358-8749	Standard	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	65	\$165	-	\$122	-	-	\$153	-	-	-	\$177	-	-
		70	207	-	153	-	-	186	-	-	-	222	-	-
		75	247	-	190	-	-	230	-	-	-	265	-	-
		80	288	-	226	-	-	268	-	-	-	309	-	-
GARDEN STATE LIFE 409-763-4661	Standard	65	\$168	\$53	\$138	-	-	\$133	-	-	\$142	\$225	-	-
		70	186	58	153	-	-	146	-	-	156	248	-	-
		75	220	68	181	-	-	173	-	-	184	292	-	-
		80	256	80	211	-	-	204	-	-	216	342	-	-

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	Age	G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)
GLOBE LIFE AND ACCIDENT 1-888-678-3403	Standard	65	\$163	\$35	\$135	\$163	-	\$111	-	-	-	\$182	\$181	-
		70	198	48	164	197	-	145	-	-	-	216	215	-
		75	232	62	194	231	-	158	-	-	-	251	250	-
		80	251	74	212	236	-	159	-	-	-	270	268	-
HEALTH NET 1-800-944-7287	Standard	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	65	\$152	-	-	-	-	-	-	-	-	\$167	-	-
		70	182	-	-	-	-	-	-	-	-	199	-	-
		75	225	-	-	-	-	-	-	-	-	246	-	-
		80	253	-	-	-	-	-	-	-	-	276	-	-
HUMANA 1-800-457-4708	Standard	65	\$221	\$60	\$160	\$212	-	\$195	\$112	\$162	-	\$275	\$270	\$67
		70	265	71	192	253	-	233	134	194	-	329	322	80
		75	313	84	227	299	-	275	158	229	-	389	381	94
		80	362	98	262	346	-	318	183	265	-	450	441	109
HUMANA (ACHIEVE) 1-800-457-4708	Innovative	65	\$206	\$68	\$161	-	-	\$194	-	-	-	\$238	-	-
		70	213	74	167	-	-	202	-	-	-	247	-	-
		75	255	89	206	-	-	237	-	-	-	291	-	-
		80	309	102	255	-	-	276	-	-	-	349	-	-
INDEPENDENCE AMERICAN 212-355-4141	Standard	65	\$143	-	\$122	-	-	\$142	-	-	-	\$178	-	-
		70	180	-	142	-	-	175	-	-	-	211	-	-
		75	229	-	175	-	-	214	-	-	-	260	-	-
		80	289	-	216	-	-	265	-	-	-	320	-	-
NATIONAL GUARDIAN LIFE 800-548-2962	Standard	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	65	\$161	-	\$127	-	-	\$144	-	-	-	\$189	-	\$55
		70	174	-	138	-	-	156	-	-	-	204	-	60
		75	210	-	166	-	-	188	-	-	-	246	-	72
		80	247	-	195	-	-	221	-	-	-	290	-	85
OXFORD LIFE (866) 641-9999	Standard	65	\$164	-	\$148	-	-	\$215	-	-	-	\$276	-	-
		70	177	-	174	-	-	254	-	-	-	327	-	-
		75	215	-	206	-	-	302	-	-	-	385	-	-
		80	245	-	238	-	-	331	-	-	-	441	-	-
SENTINEL SECURITY LIFE 1-800-247-1423	Standard	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	-

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	Age	G	G (HD)	N	B	D	A	K	L	M	F*	C*	F* (HD)
STATE FARM 800-782-8332	Standard	65	\$125	-	\$95	-	\$124	\$94	-	-	-	\$174	\$173	-
		70	159	-	121	-	158	119	-	-	-	220	217	-
		75	189	-	145	-	188	138	-	-	-	254	252	-
		80	215	-	167	-	215	155	-	-	-	286	283	-
UNITED AMERICAN (800) 331-2512	Standard	65	\$195	\$40	\$157	\$184	\$210	\$146	\$123	\$175	-	\$244	\$238	\$40
		70	256	54	206	235	275	185	163	231	-	313	306	54
		75	300	69	243	268	322	208	180	254	-	363	356	69
		80	335	83	274	280	360	212	187	264	-	404	396	83
UNITED WORLD (855) 977-6312	Standard	65	\$148	\$58	\$124	-	-	\$136	-	-	-	\$188	-	-
		70	185	64	154	-	-	168	-	-	-	233	-	-
		75	224	76	187	-	-	203	-	-	-	282	-	-
		80	267	89	222	-	-	242	-	-	-	336	-	-
&USAA LIFE 800-531-8722	Standard	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

'Δ' - Rates shown for AARP policies apply to individuals who are age 75 or under OR are within 10 years of their Part B effective date.
The rates will be more for those who are over age 75 AND more than 10 years after their Part B effective date.

Sample Premiums as of 5/13/2021 from SHIP Medigap PlanFinder