

2021 Medicare Standard Supplement (Medigap) Plans (For Age UNDER 65)

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 for Age Under 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)	
&AARP UNITEDHEALTHCARE	Standard	CR	248	-	-	262	-	183	97	-	-	312	311	-	4/1/20
&THRIVENT FINANCIAL	Standard	AA	292	-	-	237	297	214	-	219	263	342	330	62	3/1/19
CONTINENTAL LIFE (AETNA)	Standard	AA	301	-	216	293	-	232	-	-	-	410	-	-	9/1/20
HEALTH NET	Standard	AA	301	-	312	-	350	229	-	-	-	327	-	137	2/1/20
CIGNA HEALTH AND LIFE	Standard	AA	305	-	249	-	-	283	-	-	-	374	-	101	8/24/20
&EVERENCE ASSOCIATION	Standard	AA	311	-	242	-	-	289	-	-	-	333	-	-	4/1/20
MUTUAL OF OMAHA	Standard	AA	318	-	241	-	-	210	-	-	-	378	-	-	7/1/20
&THRIVENT FINANCIAL	Standard	IA	325	-	-	250	331	218	-	237	292	378	365	68	3/1/19
NATIONAL GUARDIAN LIFE	Standard	AA	335	-	279	-	-	281	-	-	-	377	-	-	10/1/20
HEALTH NET	Innovative	AA	358	-	-	-	-	-	-	-	-	332	-	-	2/1/20
NATIONAL HEALTH	Standard	AA	366	-	297	-	-	328	-	-	-	433	-	134	9/1/19
GARDEN STATE LIFE	Standard	AA	367	-	302	-	-	291	-	-	-	490	-	-	1/1/20
ANTHEM BLUE CROSS	Standard	AA	374	-	302	-	-	232	-	-	-	490	-	-	3/1/20
HUMANA	Standard	AA	378	104	274	357	-	332	190	277	-	462	455	116	6/1/20
&USAA LIFE	Standard	AA	379	-	200	-	-	198	-	-	-	306	-	-	7/1/20
INDIVIDUAL ASSURANCE	Standard	AA	411	-	361	-	-	326	-	-	-	498	-	-	9/1/20
HUMANA (ACHIEVE)	Innovative	AA	431	139	367	-	-	353	-	-	-	482	-	-	4/1/20
BLUE SHIELD OF CALIFORNIA	Standard	AA	877	-	707	-	-	658	-	-	-	-	-	-	7/1/20
BLUE SHIELD OF CALIFORNIA	Innovative	AA	891	-	-	-	-	-	-	-	-	986	-	-	7/1/20
STATE FARM	Standard	AA	-	-	264	-	-	170	-	-	-	315	312	-	1/1/19
COMBINED INSURANCE CO	Standard	AA	-	-	250	-	-	215	-	-	-	389	-	-	11/1/19
SENTINEL SECURITY LIFE	Standard	AA	-	-	291	340	-	296	-	-	-	444	430	-	10/1/20
ANTHEM BLUE CROSS	Innovative	AA	-	-	-	-	-	-	-	-	-	467	-	-	3/1/20
OXFORD LIFE	Standard	AA	-	-	310	-	-	344	-	-	-	506	-	-	10/1/20
UNITED AMERICAN INS	Standard	AA	-	-	362	390	-	288	-	-	-	559	522	-	3/15/20

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 Standard Supplement (Medigap) Plans (For Age UNDER 65)

				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	\$374	-	\$302	-	-	\$232	-	-	-	\$490	-	-
ANTHEM BLUE CROSS - 877-685-3300	Innovative	AA	<65	-	-	-	-	-	-	-	-	-	\$467	-	-
&AARP UNITEDHEALTHCARE - 1-844-891-3219	Standard	CR	<65	\$248	-	-	\$262	-	\$183	\$97	-	-	\$312	\$311	-
BLUE SHIELD OF CALIFORNIA - 800-393-6130	Standard	AA	<65	\$877	-	\$707	-	-	\$658	-	-	-	-	-	-
BLUE SHIELD OF CALIFORNIA - 800-393-6130	Innovative	AA	<65	\$891	-	-	-	-	-	-	-	-	\$986	-	-
CIGNA HEALTH AND LIFE - 1-855-891-9368	Standard	AA	<65	\$305	-	\$249	-	-	\$283	-	-	-	\$374	-	\$101
COMBINED INSURANCE CO - 800-225-4500	Standard	AA	<65	-	-	\$250	-	-	\$215	-	-	-	\$389	-	-
CONTINENTAL LIFE (AETNA) - 800-358-8749	Standard	AA	<65	\$301	-	\$216	\$293	-	\$232	-	-	-	\$410	-	-
&EVERENCE ASSOCIATION - (800) 348-7468	Standard	AA	<65	\$311	-	\$242	-	-	\$289	-	-	-	\$333	-	-
GARDEN STATE LIFE - 409-763-4661	Standard	AA	<65	\$367	-	\$302	-	-	\$291	-	-	-	\$490	-	-
HEALTH NET - 1-800-944-7287	Standard	AA	<65	\$301	-	\$312	-	\$350	\$229	-	-	-	\$327	-	\$137
HEALTH NET - 1-800-944-7287	Innovative	AA	<65	\$358	-	-	-	-	-	-	-	-	\$332	-	-
HUMANA - 1-800-457-4708	Standard	AA	<65	\$378	\$104	\$274	\$357	-	\$332	\$190	\$277	-	\$462	\$455	\$116
HUMANA (ACHIEVE) - 1-800-457-4708	Innovative	AA	<65	\$431	\$139	\$367	-	-	\$353	-	-	-	\$482	-	-
INDIVIDUAL ASSURANCE - (888) 524-3629	Standard	AA	<65	\$411	-	\$361	-	-	\$326	-	-	-	\$498	-	-
MUTUAL OF OMAHA - 800-680-8435	Standard	AA	<65	\$318	-	\$241	-	-	\$210	-	-	-	\$378	-	-
NATIONAL GUARDIAN LIFE - 800-548-2962	Standard	AA	<65	\$335	-	\$279	-	-	\$281	-	-	-	\$377	-	-
NATIONAL HEALTH - 888-781-0585	Standard	AA	<65	\$366	-	\$297	-	-	\$328	-	-	-	\$433	-	\$134
OXFORD LIFE - (866) 641-9999	Standard	AA	<65	-	-	\$310	-	-	\$344	-	-	-	\$506	-	-
SENTINEL SECURITY LIFE - 1-800-247-1423	Standard	AA	<65	-	-	\$291	\$340	-	\$296	-	-	-	\$444	\$430	-
STATE FARM - 800-782-8332	Standard	AA	<65	-	-	\$264	-	-	\$170	-	-	-	\$315	\$312	-

2021 Medicare Standard Supplement (Medigap) Plans (For Age UNDER 65)

				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)
&THRIVENT FINANCIAL - 800-492-1231	Standard	AA	<65	\$292	-	-	\$237	\$297	\$214	-	\$219	\$263	\$342	\$330	\$62
&THRIVENT FINANCIAL - 800-492-1231	Standard	IA	<65	\$325	-	-	\$250	\$331	\$218	-	\$237	\$292	\$378	\$365	\$68
UNITED AMERICAN INS - (800) 331-2512	Standard	AA	<65	-	-	\$362	\$390	-	\$288	-	-	-	\$559	\$522	-
&USAA LIFE - 800-531-8722	Standard	AA	<65	\$379	-	\$200	-	-	\$198	-	-	-	\$306	-	-

Notes: '*I' - 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