

# Medigap Policies (Medicare Supplement Insurance) *Under 65*



## What is different for Medigaps for under the age of 65?

People receiving Social Security Disability are automatically enrolled in Medicare Part A and B after 25 months of eligibility. Medigap policies as described in HICAP’s Document “*Medigap Questions and Answers for Clients date.pdf*” are available for anyone with Part A and Part B of Medicare except those with Kidney Failure.

Pricing is quite a bit higher for those under 65 due to rating experience. Once one turns 65, the lower pricing is available, and one can choose any plan offered by any company. Because of the higher pricing, many people with Medicare under age 65 choose Medicare Advantage Plans where age is not a factor in pricing. However, should you be interested in a Medigap because you want the flexibility to see certain providers, below are sample prices for some of the lower cost plans. See HICAP for more information and details.

Select Pricing <sup>1</sup> for Medigap Plans UNDER Age 65 in Contra Costa 2022				
Company Name	Phone	G	N	G (HD)
Physicians Life	800-230-7642	244	202	—
<sup>2</sup> AARP/UHC Medicare Supp.	888-378-0849	274	—	—
Oxford Life	866 641-9999	296	335	—
Cigna	855-891-9368	311	254	—
Continental Life (Aetna)	800-358-8749	319	229	—
Health Net	800-944-7287	319	349	177
National Guardian Life	800-548-2962	357	288	—
<sup>2</sup> USAA Life	800-531-8722	364	210	—
Colonial Penn Life	877-877-8052	412	329	77

## Contra Costa Health Insurance Counseling and Advocacy Program (HICAP)



**For assistance call HICAP: 925-655-1393,  
or 800-434-0222, or 800-510-2020 (from land lines)**

**e-mail: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us) Visit: [www.cchicap.org](http://www.cchicap.org)**

This project was supported, in part by grant number 90SAPG0094-03 from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.



### Endnotes:

HICAP does not endorse any insurer and makes no claims as to the insurer’s financial status, reputation, or sales practices.

1 - Sample Premiums as of 5/12/2022 from SHIPTA Medigap PlanFinder and CA Dept Insurance. Spaces with a line reflect that plan is not offered by the company.

2 - Some form of membership required. AARP is \$15/year. USAA membership is free and available to non-military via phone.