

# 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	259	214	—
<sup>2</sup> AARP/UHC Medicare Supp.	888-378-0849	274	—	—
Oxford Life	866 641-9999	296	362	—
Continental Life (Aetna)	800-358-8749	319	241	—
Health Net	800-944-7287	319	349	177
Manhattan Life	800-877-7703	330	288	—
Cigna Health	855-891-9368	331	254	—
State Farm	800-782-8332	342	262	—
Colonial Penn Life	877-877-8052	412	329	77

HICAP does not endorse any insurer or make any claim to insurer’s financial status, reputation, or sales practices.

### Contra Costa County Health Insurance Counseling and Advocacy Program HICAP

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