

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](#)” are available for anyone under age 65 with Part A and Part B of Medicare except those with Kidney Failure. If enrolling outside a Guarantee Issue period, they will likely be denied coverage.

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. Use Planfinder at medicare.gov for information and details for your age and Zip code.

Select Pricing ¹ for Medigap Plans UNDER Age 65 in Contra Costa 2024				
Company Name	Phone	G	N	G (HD)
Physicians Life	800-324-6300	278	230	
² AARP/UHC Medicare Supp.	888-378-0849	295	—	—
Continental Life (Aetna)	800-358-8749	341	258	0
Health Net	800-944-7287	352	384	195
² Everence Association Inc	800-348-7468	363	283	0
Cigna Health	855-891-9368	367	276	—
Elips Life	877-969-5675	386	306	131
² USAA	800-531-8722	389	225	—
Washington National	800-621-3724	403	327	102

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

Contact Us: 925-655-1393, (800) 510-2020 or (800) 434-0222

Email: ehsdhicap@ehsd.cccounty.us Visit: www.cchicap.org



Navigating Medicare



This project was supported, in part by grant number CFDA 93.324 from the U.S. Administration for Community Living, 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 Administration for Community Living 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 3/1/2024 from Medicare Medigap PlanFinder. Spaces with a line reflect that plan is not offered.

2 – Only those over 50 who must join AARP for \$15 a year. Everence membership available at no cost.

USAA is available with free membership for all regardless of any military affiliation.