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## Welcome to Medicare 2024

### Medicare Supplement Plans

Presented by Contra Costa County  
Health Insurance Counseling and Advocacy Program  
HICAP

CONTRA COSTA COUNTY  
EMPLOYMENT & HUMAN SERVICES

**SHIP**  
State Health Insurance Assistance Program  
Navigating Medicare

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**SMP**  
Senior Medicare Patrol  
Preventing Medicare Fraud  
April 8, 2024

Note: All costs are for 2024 unless otherwise noted

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## What is HICAP?

### Health Insurance Counseling and Advocacy Program

- All things Medicare
  - Education, Counseling & Advocacy
- Primarily a Volunteer Organization
  - Initial and Ongoing Training
  - Registered with California Department of Aging
- Funded by California and Federal Gov't
- No affiliation with Insurance Companies
  - No Policies Sold or Endorsed
- Free to you!

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## After This Module You Will Know

- ✓ What Medicare Supplement Policies (Medigaps) Cover
- ✓ How to Choose a Medigap Plan
- ✓ When You Can Change Plans









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## Decide How to Get Medicare Coverage

Original Medicare (Fee for Service)	OR	Medicare Advantage Plan (Managed Care)
<b>Part A Hospital</b> Centers for Medicare Services 		<b>Part C = A + B + D</b> Hospital Medical 
<b>Part B Medical</b> Centers for Medicare Services 		<b>Benefits Assigned to Private Plan</b> 
<b>Optional Add</b> <b>Medigap</b> Private Insurance Companies 		<b>Drugs</b> 
<b>Optional Add</b> <b>Part D Drugs</b> Private Insurance Companies 		<b>Premium, co-pay &amp; out-of-pocket limit vary by plan. May also offer additional benefits like dental.</b> 
<b>Helps pay cost-sharing in A &amp; B</b>		

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## MediGap to Supplement Parts A & B



- **PURPOSE?** - Private insurance covers some cost-sharing in Medicare coverage
- **HOW WORKS?** - No medical decisions, pays only when and if Medicare pays
- **LIMITS?** Use any plan anywhere in the USA (no network limitation except Medicare)
- **DIFFERENCES in COVERAGE?** – 10 standard plan types (A-N) but 3 are most frequently chosen

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## Choosing a Medigap Plan

Table 1					
Medicare Cost Sharing for 2024			What you pay with a Medigap Plan		
Your Share - no supplement (Gap)			Plan G	Plan N	Plan G (HD)
HOSPITAL - A	Hospital Deductible Day 1	\$1,632	\$0	\$0	\$0 <sup>1</sup>
	Hospital Coinsurance after 60 days	\$408/day or more	\$0	\$0	\$0 <sup>1</sup>
	Skilled Nursing Coinsurance Days 21 to 100	\$204	\$0	\$0	\$0 <sup>1</sup>
OUTPATIENT - B	Annual Deductible	\$240	\$240	\$240	\$2,800
	Medical Coinsurance	20% (no limit)	\$0	\$20 per visit	\$0 <sup>1</sup>
	(Example: >\$50,000 chemo treatment starting in January)	>\$10,000	\$240	\$440 <sup>2</sup>	\$2,800
	(USA Popularity for age 65 in '22)		51%	38%	8%
Lowest Cost Monthly Premium @ age 65			\$132	\$102	\$35

<sup>1</sup> - You pay the first \$2,800 of only the 'gap' costs for both Part A and Part B covered services not paid by Medicare

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## Choosing a Medigap Insurer

TABLE 2 - 2023 Medicare Supplement (Medigap) Plans Contra Costa County  
Select Plan Monthly Rates<sup>4</sup> (sorted by Plan G at age 65)

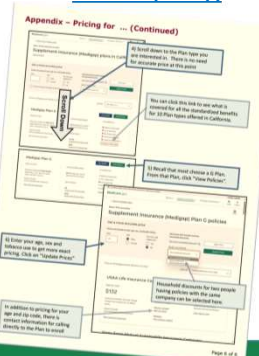
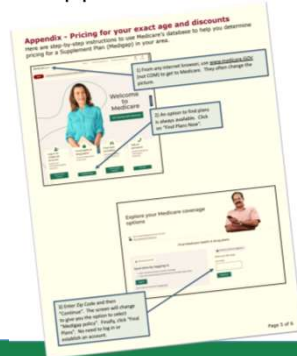
Company Name	Contact Phone	Age 65			Age 70			Age 75		
		G	N	G(HD)	G	N	G(HD)	G	N	G(HD)
<sup>5</sup> USAA Life	800-531-8722	132	126	—	143	148	—	172	176	—
State Farm Mutual	See Agent	133	102	—	170	129	—	202	155	—
Blue Shield	800-393-6130	147	146	—	199	197	—	260	259	—
<sup>5</sup> AARP/UHC Medicare Supp.	888-378-0849	150	127	—	186	157	—	6	6	—
Elips Life	877-969-5675	154	122	53	188	149	64	232	184	79
Anthem Blue Cross	800-684-1893	158	163	—	192	199	—	234	242	—
AFLAC	866-990-2668	158	120	—	184	137	—	226	169	—
Washington National	800-621-3724	162	131	42	209	170	50	254	214	61
Transamerica Life	866-205-9120	178	114	—	225	145	—	277	178	—
Globe Life	888-678-3403	199	141	35	240	171	48	282	202	62

<sup>5</sup> - Membership required: AARP – \$15/yr; USAA – No cost, must enroll via phone

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## Medigap Plans – Planfinder

- Appendix in our Medigap Handout at [chicap.org](http://chicap.org)



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## Medigap Plans – Deciding

- Select the plan type you want (G, N and G(HD) are the most common; can switch types later, but there are *limits*)
- Choose 2 to 3 companies based on lowest premium price for that plan type
- Contact companies (or agent) to get updated prices, applicable discounts, and ‘free extras’
- Just choose the least expensive or weigh the benefits of ‘free extras’ like gym membership or discounts
- Remember – no prescription coverage

## MediGap to Supplement Parts A & B

- **DIFFERENCES in PRICE?** – Rating experience
  - Premiums are age adjusted up each year
  - Exact pricing at [medicare.gov](https://www.medicare.gov) Planfinder (Appendix)
- **OBTAINING?** Initial timing is important! (within 6 mo’s of Part B or discontinuing employer plan)
- **PAYING?** – Premium paid to Medigap insurer
- **CHANGING?** - Can switch existing plans on your Birthday and 59 days after (same or lower Plan type)
  - Otherwise, can exclude for pre-existing conditions

## CA Birthday Rule



- Can only use if already have a Medigap
  - Can’t newly get a Medigap if don’t have one already
- Can change to same or lower level plan only
  - No health screening
  - Can switch between carriers
  - Right starts on day of birthday + 59 days
  - See CA birthday rule handout from CHA

## Review Coverage Annually

- **Prescription and Medicare Advantage plans**
  - Review your plan each year during Annual Enrollment Period (Oct 15– Dec 7)
- **Medigap plans**
  - No Annual Enrollment Period in the Fall
  - Can apply subject to Health Screening
    - Unless a change to your MA plan triggers a Guaranteed issue right
  - Medigap Birthday rule (California only!)



## Medigaps for under 65

- For those on Medicare due to SSDI
  - Except those <65 with ESRD
  - Higher premiums (see Medigap <65 chart)
- Limited choice of plans
- “Do-over” when turn 65:
  - New right to buy a Medigap for 6 months starting with 65th birthday month
  - Same choices, prices and rights as other Medicare beneficiaries 65 years and older
  - If have ESRD, now have full Medigap rights



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## Next Up...

View Module 4:

Medicare Part D

✓ Prescription Drug Coverage



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## Multiple Ways to Reach Us

Website: [www.cchicap.org](http://www.cchicap.org)

Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)

HICAP Office: (925) 655-1393,

(800) 510-2020 or (800) 434-0222



HICAP Service is free, private and impartial

One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website

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