

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 2025				
Company Name	Phone	G	N	G (HL)
² AARP/UHC Medicare Supp.	888-378-0849	329	-	-
Health Net	800-944-7287	352	384	195
Continental Life (Aetna)	800-358-8749	368	286	-
Manhattan Life	800-877-7703	387	308	-
Humana Achieve	800-457-4708	390	309	119
³ Everence Association Inc	800-348-7468	392	306	-
State Farm Mutual	See Agent	395	303	-
Transamerica Life	866-205-9120	397	255	-
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

Visit: www.cchicap.org then ‘Contact Us’ Email: ehsdhicap@ehsd.cccounty.us



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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 11/1/2024 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.
- 3 - Everence membership available at no cost.