

Medigap Insurance

Medigap is health insurance that:

- Is sold by private insurance companies to supplement Original Medicare
- Helps pay coinsurance, copayments and some deductibles for Medicare-covered services
- May cover certain costs not covered by Original Medicare, such as medical care needed while traveling outside of the U.S.
- Covers the coinsurance for drugs covered under Part B, but not the drugs covered under Part D

Policy basics

- You must have Medicare Part A and Part B to buy a Medigap policy.
- Policies are sold by insurance companies, brokers and licensed insurance agents.
 - Policies are guaranteed renewable, even if you have health problems in the future, as long as you pay your premiums.
- Policies and insurance agents who sell them are regulated by the Minnesota Department of Commerce.
- If you move out of state, your coverage can continue; however, your premium amount may increase..

Enrollment timing

- It is best to enroll during your initial six-month Medigap Open Enrollment Period.
 - This period begins on the first day of the month you are enrolled in Part B and ends six months later.
 - If you enroll during this period, you have guaranteed issue rights, meaning the insurance company is required by law to sell you a policy and you cannot be health screened.
- If you apply for a policy outside six-month open enrollment period, you will likely be asked to complete a health questionnaire by the insurance company and your application may be denied.
- You will get another six-month open enrollment period, if you return to work, drop your Part B, and then re-enroll in Medicare.

Policies for people under 65 and disabled

- Minnesota state law requires insurance companies to sell you a policy, even if you are under 65.
- Medigap policies are available with no health screening during the six-month period after enrolling in Part B.
 - A second six-month open enrollment period is also available when you turn 65.

Purchasing a policy

- To buy a policy, you must contact the insurance company, broker, or agent selling the policy.
- The insurance company must provide you with an outline of coverage.
- You can return the policy within 30 days of receipt and receive a full refund.

Minnesota Medigap insurance policies

- Basic
- Basic with riders
- Extended Basic
- Medicare SELECT
- Medigap policies with limited coverage (see page 13)



Policy Coverage page 13
Monthly Premium Guide..... pages 14-15

! Basic Supplement Riders

Additional coverage that can be added to a Basic policy include:

- Part A deductible
 - Pays inpatient hospital deductible for each benefit period
- Part B annual deductible
 - Pays the annual Part B deductible
 - This rider is not available for people who turn 65 or became Medicare eligible on or after January 1, 2020.

- **Part B Excess Charges**
 - Providers who don't agree to accept Medicare's allowable rates (Medicare assignment), can charge you up to 15% more than the Medicare-approved amount. This is called an excess charge.
 - Excess charges are limited for Minnesota residents when receiving health care in Minnesota.
- **Additional Preventive Care**
 - Pays up to \$120 annually for certain preventive medical care services not covered by Medicare.

Policy benefits

- Policy types are standardized and all policies of the same type include the same benefits.
- Monthly premium and level of customer service can vary between companies.
- Minnesota law requires Medigap policies to cover certain additional mandated benefits, such as cancer screenings, reconstructive surgery, vaccinations and diabetic supplies.
- Policies may cover some services not covered by Original Medicare, such as an annual physical and medical care outside the U.S.

Provider networks

- You can go to any provider that accepts Medicare payment.
 - If you enroll in a Medicare SELECT policy, you may be required to use the plan's network providers to get full benefits.

Monthly premium

- You will pay a monthly premium, in addition to the Part B premium.
- Premium amounts can change and vary by the type of policy, the amount of coverage and the insurance company selling the policy.
- Policies in Minnesota are community-rated. This means, that everyone enrolled in the same policy pays the same premium, regardless of age, gender, or when the policy was purchased.
 - Premiums can vary depending on where you live (urban or rural) and if you use tobacco products.

Additional costs

- Out-of-pocket costs vary depending on the policy you buy. These can include:
 - Deductibles - a specified amount you must pay before the insurance company will pay on a claim
 - Coinsurance - a shared cost between you and the policy on a percentage basis
 - Copayment - a set amount you must pay at the time a service is received
 - Part B excess - the difference between what Medicare pays and the amount charged

⚠ Services not covered

- Outpatient prescription drug coverage
 - You should consider enrolling in a separate Part D plan, unless you have other creditable drug coverage.
- Routine dental care, unless the dental service is covered by Medicare
- Routine eye exams for glasses or contact lenses
- Hearing aids

Becoming eligible for Medical Assistance

- If you have a Medigap policy and become eligible for Medical Assistance (Minnesota's Medicaid program), you are allowed to suspend your Medigap policy for up to 24 months.
 - If eligibility ends during this time-period, you can return to the suspended policy without underwriting.
 - You do not have to pay premiums while the Medigap policy is suspended.

2024 Medigap Policy Coverage in Minnesota

	Basic	Extended Basic	\$20 & \$50 Copay for Part B	High Deductible*	50% Part A Deductible	50%	75%
			Similar to plan N	Similar to plan F*	Similar to plan M	Similar to plan K	Similar to plan L
Annual out-of-pocket limit 2024	None	\$1,000	None	\$2,800*	None	\$7,060	\$3,530
Part A deductible	100% if rider purchased	100%	100%	100%*	50%	50%	75%
Part A coinsurance	100%	100%	100%	100%*	100%	100%	100%
Skilled nursing facility coinsurance For days 21 - 100	100%	100%**	100%	100%*	100%	50%	75%
Part B coinsurance	100%	100%	\$20 & \$50 copays	100%*	100%	50%	75%
Part B Excess	100% if rider purchased	100%	-	-	-	-	-
Medicare preventive care	100%	100%	100%	100%*	100%	100%	100%
Preventive services not covered by Medicare	100% up to \$120 if rider purchased	100% up to \$120	-	-	-	-	-
Foreign travel - Emergency	80%	80%	80%	100%*	80%	-	-
Foreign travel - Hospital and medical expenses and supplies	-	80%	-	-	-	-	-

* You must pay for the Medicare-covered costs up to \$2,800 before the policy pays.

** Extended Basic plan provides up to 120 days of skilled nursing facility care.

Additional Medigap options

Retiree supplement coverage

Some people on Medicare may be eligible for employer retiree coverage that supplements Medicare. How the coverage works varies, depending on the policy. Benefits can change and coverage can be canceled. In most cases, if you do not enroll in retiree coverage when you are first eligible, you will not be able to enroll later. It is also possible you could be subject to a Part D premium penalty if your coverage is not creditable. See page 23 for more information.

Medicare SELECT Policies

You can also choose to buy a Medicare SELECT policy with various coverage options. See page 15 for the Medicare SELECT policy available in Minnesota.

Medicare SELECT policies are a type of Medigap insurance product that:

- May require you to use specific clinics, hospitals and doctors for full benefits (except in an emergency)
- Differ from traditional supplemental policies, because they are managed care plans with networks of providers
- Do not include prescription drug coverage (Part D); it must be purchased separately

2024 Minnesota Medigap Annual Premium Guide

Additional plan options may be added and rates may vary due to rounding, discounts or fees, and they may increase or decrease at various times throughout the year (see page 13 for coverage details). Plan information and rates are provided by the Minnesota Department of Commerce and were current at the time of publication.

Always contact the insurance company to confirm current policy rates.

Company	Basic Plan	Part A Deductible	100% Part B Excess	Prevention	Extended Basic	\$20 and \$50 Copay Part B	High Ded.	50% Part A Ded.	50%	75%
						Similar to plan N	Similar to plan F	Similar to plan M	Similar to plan K	Similar to plan L
ACE Property and Casualty Insurance Company ☎ 800-601-3372										
Rural Tobacco	\$2,146	\$351	\$29	\$70	\$2,993	\$2,029	\$960			
Rural N/T	\$1,866	\$305	\$25	\$61	\$2,603	\$1,764	\$834			
Urban Tobacco	\$2,372	\$387	\$32	\$78	\$3,309	\$2,243	\$1,061			
Urban N/T	\$2,062	\$337	\$27	\$67	\$2,877	\$1,950	\$922			
BlueCross BlueShield of Minnesota ☎ 800-382-2000										
Smoker	\$2,987	\$432	\$12	\$48	\$4,171	\$2,630	\$911		\$1,849	\$2,647
N/S	\$2,566	\$432	\$12	\$48	\$3,437	\$2,192	\$720		\$1,588	\$2,258
Catholic United Financial* ☎ 800-568-6670										
Rural Tobacco	\$2,452	\$392	\$44	\$97	\$4,780	\$2,413				
Rural N/S	\$2,132	\$341	\$39	\$84	\$4,129	\$2,098				
Urban 1 Tobacco	\$2,721	\$435	\$49	\$107	\$5,331	\$2,678				
Urban 1 N/S	\$2,366	\$379	\$43	\$93	\$4,608	\$2,329				
Urban 2 Tobacco	\$2,893	\$463	\$52	\$114	\$5,682	\$2,847				
Urban 2 N/S	\$2,516	\$402	\$45	\$99	\$4,914	\$2,476				
Cigna Health & Life Insurance Company ☎ 855-891-9368										
Rural Tobacco	\$2,695	\$324	\$26	\$65	\$3,314	\$2,062	\$816			
Rural N/S	\$2,450	\$295	\$24	\$59	\$2,996	\$1,875	\$741			
Urban Tobacco	\$2,790	\$335	\$27	\$67	\$3,431	\$2,135	\$844			
Urban N/S	\$2,536	\$305	\$24	\$61	\$3,101	\$1,941	\$768			
Continental Life Insurance Company of Brentwood Tennessee (Aetna) ☎ 800-358-8749										
Smoker	\$3,210	\$765	\$142	\$107	\$3,160	\$2,517	\$1,119			
N/S	\$2,839	\$676	\$129	\$95	\$2,770	\$2,230	\$989			
HealthPartners ☎ 800-247-7015										
Smoker	\$2,940	\$648	\$15	\$57	\$4,456	\$2,873				
N/S	\$2,559	\$567	\$12	\$50	\$3,875	\$2,499				
Humana Insurance Company ☎ 800-457-4708										
Rural 1 Smoker	\$4,791	\$981	\$99	\$108	\$7,013	\$4,601	\$1,522		\$2,103	\$3,632
Rural 1 N/S	\$4,078	\$821	\$82	\$108	\$6,000	\$4,057	\$1,304		\$1,803	\$3,116
Rural 2 Smoker	\$4,449	\$911	\$92	\$108	\$6,511	\$4,272	\$1,414		\$1,954	\$3,373
Rural 2 N/S	\$3,787	\$762	\$76	\$108	\$5,571	\$3,768	\$1,212		\$1,675	\$2,894
Urban Smoker	\$5,082	\$1,041	\$105	\$108	\$7,440	\$4,880	\$1,613		\$2,230	\$3,852
Urban N/S	\$4,325	\$871	\$87	\$108	\$6,365	\$4,304	\$1,382		\$1,911	\$3,305
Loyal American Life Insurance Company (Cigna) ☎ 855-891-9368										
Rural Smoker	\$2,880	\$647	\$77	\$96	\$4,059	\$3,258				
Rural N/S	\$2,303	\$517	\$62	\$77	\$3,206	\$2,606				
Urban Smoker	\$3,200	\$718	\$86	\$106	\$4,510	\$3,620				
Urban N/S	\$2,559	\$575	\$69	\$86	\$3,563	\$2,895				
Lumico Life Insurance Company ☎ 855-774-4491										
Rural Tobacco	\$2,130	\$370	\$30	\$73	\$3,025	\$2,092	\$989			
Rural N/S	\$1,901	\$330	\$27	\$66	\$2,677	\$1,868	\$883			
Urban Tobacco	\$2,354	\$408	\$33	\$81	\$3,343	\$2,312	\$1,093			
Urban N/S	\$2,102	\$364	\$30	\$73	\$2,959	\$2,065	\$976			

Company	Basic Plan	Part A Deductible	100% Part B Excess	Prevention	Extended Basic	\$20 and \$50 Copay Part B	High Ded.	50% Part A Ded.	50%	75%
						Similar to plan N	Similar to plan F	Similar to plan M	Similar to plan K	Similar to plan L
Medica Health Plans										877-704-7864
Smoker	\$3,064	\$719	\$17	\$40	\$3,716	\$2,834	\$1,471			
N/S	\$2,632	\$625	\$16	\$36	\$3,203	\$2,466	\$1,279			
National Health Insurance Company										888-376-3300
Rural Tobacco	\$2,463	\$426	\$35	\$85	\$3,528	\$2,419	\$1,144			
Rural N/S	\$2,090	\$362	\$30	\$72	\$2,967	\$2,053	\$971			
Urban Tobacco	\$2,712	\$469	\$39	\$94	\$3,884	\$2,664	\$1,259			
Urban N/S	\$2,301	\$398	\$33	\$79	\$3,175	\$2,260	\$1,069			
Omaha Insurance Company										855-879-4784
Smoker	\$3,473	\$525	\$0	\$80	\$3,480					
N/S	\$3,022	\$456	\$0	\$70	\$3,028					
State Farm Mutual Automobile Insurance Company										800-782-8332
Rural Tobacco	\$3,056	\$825	\$39	\$82	\$8,195	\$2,115				
Rural N/S	\$2,778	\$750	\$35	\$74	\$7,450	\$1,922				
Urban Tobacco	\$3,181	\$856	\$40	\$82	\$8,535	\$2,199				
Urban N/S	\$2,891	\$778	\$36	\$74	\$7,759	\$1,999				
UCare										833-276-1188
Tobacco	\$2,628	\$360	\$24	\$84	\$3,276	\$2,760				
N/S	\$2,280	\$312	\$24	\$72	\$2,844	\$2,400				
United Healthcare AARP®*										800-272-2146
Tobacco	\$2,822	\$462	\$83	\$70	\$3,508					
N/S	\$2,565	\$420	\$75	\$63	\$3,189					
Washington National Insurance Company										800-525-7662
Tobacco	\$2,245	\$989	\$100	\$72	\$3,406	\$1,918	\$989	\$2,465	\$1,057	\$1,817
N/S	\$1,931	\$851	\$86	\$62	\$2,929	\$1,649	\$851	\$2,120	\$909	\$1,563

*Group Plan policy with requirements.

Medicare SELECT Policy for 2024



Senior Gold (Medicare SELECT)

Enrollment: 877-662-2583 • Service: 800-531-6686 • TTY: 711

bluecrossmn.com/medicare

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	Basic Plan	Part A Deductible Rider	Part B Excess Rider	Additional Preventive Care Rider	Extended Basic Select
Non-Tobacco	\$253.10	\$36	\$1	\$4	\$282.05
Tobacco	\$303.65	\$36	\$1	\$4	\$342.40
Out-of-Pocket Max	Not applicable, limited to no cost sharing for eligible services and supplies				

SELECT policy rates are per month.