

Medigap Insurance Policies

Description:

Medigap, also referred to as Medicare Supplement Insurance, supplements Medicare benefits for Medicare beneficiaries. Medicare generally does not cover the total costs of healthcare. Medigap insurance policies address some of these gaps in coverage. Medigap policies only work with original Medicare and do not work with Medicare managed care plans.

Twelve standardized Medigap insurance policies are offered in Connecticut; they are identified by letters A through L. Policy A only provides basic benefits while policies B through J contain basic as well as additional benefits. As of January 1, 2006 no Medigap policies offer prescription drug coverage.

The basic benefits include:

- Hospitalization: Part A coinsurance plus coverage for 365 additional lifetime days after Medicare benefits end
- Medical: Part B coinsurance, which is generally 20 percent of Medicare-approved expenses
- Blood: First three pints of blood each year

Any company in Connecticut that offers Medigap insurance products is required to at least offer the basic benefits (Policy A) to Medicare beneficiaries over age 65. Many companies also choose to offer some of the policies B through L. Companies which offer policies A, B, or C to Medicare beneficiaries over age 65 must also offer the policies to Medicare beneficiaries with disabilities regardless of age.

Companies cannot deny coverage to persons age 65 and older within the first six months during which an applicant is both 65 and enrolled in Medicare Part B. In addition, for Medicare beneficiaries who are over age 65, coverage may not be denied at any time for policies A through G because of age, gender, previous claim history or medical condition. However, for policies H – L, after the first six months during which a Medicare beneficiary is both 65 and enrolled in Medicare Part B, coverage may be denied because of a previous claim history or a medical condition.

There may be a waiting period of up to six months for coverage of a pre-existing condition. Under certain circumstances Federal law provides protections under which limitations on coverage may not be imposed for pre-existing conditions. More details on these protections can be found in materials available from CHOICES (1-800-994-9422).

It is unlawful for a company to sell a duplicate Medicare supplement policy to a Medicare beneficiary. However, if a beneficiary is covered under a retiree health plan

and is considering the purchase of a Medigap policy, she/he may wish to ask for additional information.

At the time of application, applicants should expect to receive an outline of coverage, which provides information on future premium changes, a policy summary and notice that the policy may be returned with a full refund within 30 days after receipt. Applicants should answer all questions on the application fully and truthfully and should not cancel existing policies until they are sure when the replacement policy is effective.

No one should ever be pressured into purchasing a Medigap policy. It is important for consumers to compare costs and benefits of policies before making a purchase and to understand the circumstances under which a company can raise its premium.

Under Connecticut law, any person who feels that she/he has made a mistake in purchasing a policy has 30 days from the receipt of the policy to return it for a full and timely refund.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Must be enrolled in Medicare.

Service Areas:

Statewide

Program Year:

N/A

Contact Information:

For more information about Medicare supplement policies including additional regulatory standards and a rate comparison guide; contact the CHOICES program at the regional Area Agency on Aging. See [Appendix A](#) for a listing of towns served by each agency.

Senior Resources Eastern Connecticut
Area Agency on Aging
4 Broadway, 3rd Floor
Norwich, CT 06360
Telephone: 860-887-3561
Fax: 860-886-4736
Website: www.seniorresourcesec.org

North Central Connecticut Area
Agency on Aging
2 Hartford Square West, Suite 101
Hartford, CT 06106
Telephone: 860-724-6443
Fax: 860-251-6107
Website: www.ncaaact.org

Agency on Aging of South Central
Connecticut, Inc.
One Long Wharf Drive
New Haven, CT 06511
Telephone: 203-785-8533
Fax: 203-785-8873
Website: www.aopartnerships.org

Western Connecticut Area
Agency on Aging
84 Progress Lane
2nd Floor
Waterbury, CT 06705
Telephone: 203 757-5449
Fax: 203 757-4081
Website: www.wcaaa.org

Southwestern Connecticut
Agency on Aging
10 Middle Street
Bridgeport, CT 06604
Telephone: 203 333-9288
Fax: 203 696-3866
Website: www.swcaa.org

Related Information:

[Medicare, refer to page IX – 9.](#)

[Qualified Medicare Beneficiary \(QMB\) Program, refer to page IX – 19.](#)