

## WHAT IS MEDIGAP?

MediGap is a Medicare Supplement Insurance. This is sold by private insurance companies. It helps pay some of the extra out of pocket costs that are not covered by Medicare. Some of these extra costs include co-payments, deductibles, and co-insurance. A few key things to know about MediGap:

- In order to have Medigap you need to have Medicare Part A & Part B
- MedigaGap only covers 1 person. If your spouse would like coverage as well another policy will need to be purchased.
- MediGap typically doesn't cover dental, vision, eye glasses, hearing aids, private nursing, or long-term care.
- Since January 1, 2006 MediGap policies do not include prescription drug coverage.
- Your MediGap policy is a different charge than Medicare. You will pay the insurance company a monthly premium for your policy as well as a premium to Medicare.

## MEDIGAP ELIGIBILITY

To be eligible, you must be enrolled in Part A and Part B of Medicare. You must stay enrolled for your hospital and medical coverage. Are you under the age of 65 but on Medicare due to disability, amyotrophic lateral sclerosis, or end-stage renal disease? You may be eligible depending on what state you reside in. If you fall into one of these categories, you are NOT currently eligible for MediGap coverage if you:

- Have a Medicare SELECT plan along with Original Medicare.
- Have a Medicare Advantage Plan (If so and you wish to switch you must make sure you MA plan ends before your MediGap coverage starts)
- Have an employer group health plan, or union coverage along with Original Medicare.