

2016 MEDIGAP PLANS – Alaska Options

A Medigap policy is a health insurance policy sold by private insurance companies. The legal name is a MEDICARE Supplement. Costs you pay for Medicare benefits – like coinsurance, copayments and deductibles – are called “gaps” in Medicare Parts A and B. You might want to buy a Medigap policy to help cover these gaps. Some Medigap policies also cover benefits that aren’t covered by Medicare, like emergency health care while traveling outside the United States. These are especially important in Alaska where our health care costs are high and where there is no managed care offering Medicare Advantage plans. Medigap provides a health insurance option for people with Medicare who have no spousal benefits, retiree or secondary health insurance.

You must be on Medicare Part A and Part B and be 65 years of age or older to get a Medigap plan. There are 10 different plans, however not all insurance companies are required to sell all the plans but they must sell Plan A if they offer any Medigap policy. The benefits in any Medigap plan are the same for every insurance company; however the costs for a policy may be different depending on the insurance company. You are shopping for COST. Once you are 65 or older and enrolled in Medicare Part B, the Medigap open enrollment period starts and cannot be changed. The Open enrollment period lasts for 6 months. If you delay enrolling in Medicare Part B because you or your spouse were working and you had group health coverage through an employer or union based on current active employment, your Open enrollment period begins when your Part B begins. You must buy a Medigap policy within 6 months during which time you have a guaranteed right to buy one. They cannot deny insurance for pre-existing conditions.

Before you buy any plan you should review your options to decide which plan best suits your circumstances. Then you should call several companies to check on their current prices. A list of all the companies selling Medigap insurance with their toll-free numbers is below. You should also ask them all the specifics of what is included in that particular plan, payment options, pricing increases and other concerns you might have.

People who are on Medicare and younger than 65 will find it challenging to purchase a Medicare Supplement Plan in Alaska. An alternative is health insurance through ACHIA, the Alaska Comprehensive Health Insurance Association. You can find information about this at <https://www.achia.com/Default.asp> or by calling 1-888-290-0616.

Plan A (not to be confused with Medicare Part A) consists of these basic benefits

- Part A co-insurance for inpatient hospital care
- Coverage for Parts A & B reasonable cost of the first 3 pints of blood
- Coverage for the co-insurance amount for Part B services after the Deductible is met
- Coverage for Hospice care

Plan B (not to be confused with Medicare Part B) includes the basic benefits in Plan A plus Coverage for Medicare Part A inpatient hospital deductible

Plan C includes basic Plan A coverage plus

- Part A inpatient Hospital deductible
- Coverage for skilled nursing care facility co-insurance
- Coverage for Medicare Part B deductible
- 80% coverage for Medically necessary emergency care in a foreign Country, after \$250 deductible

Plan D includes basic Plan A coverage plus

- Part A deductible
- Coverage for skilled nursing care facility co-insurance
- Coverage for Foreign Travel emergency

Plan F includes basic Plan A coverage plus – ***this is the most popular and comprehensive coverage ***

- Part A deductible
- Part B deductible
- Coverage for skilled nursing care facility co-insurance

- Coverage for Part B excess charges
- Coverage for Foreign Travel emergency

(There is a lower-cost, high deductible Plan F available which charges a much lower monthly premium and deductible of \$2,150)

Plan G includes basic Plan A coverage plus

- Part A deductible
- Coverage for skilled nursing care facility co-insurance
- Coverage for Part B excess charges
- Coverage for Foreign Travel emergency

Plan K includes basic Plan A coverage plus

- Med Part A coinsurance & all costs after hospital benefits are Exhausted (100%)
- 50% Part A deductible
- 50% of skilled nursing care facility co-insurance
- 50% Part B deductible
- 50% of cost of first three pints of blood
- 50% of cost of hospice care
- Will only pay for a portion of the cost that Medicare does not cover until you reach an annual out-of-pocket limit of \$4,620.00

Plan L includes basic Plan A coverage plus

- Med Part A coinsurance & all costs after hospital benefits are Exhausted (100%)
- 75% Part A deductible
- 75% of skilled nursing care facility co-insurance
- 75% Part B deductible
- 75% of cost of first three pints of blood
- 75% of cost of hospice care
- Will only pay for a portion of the cost that Medicare does not cover until you reach an annual out-of-pocket limit of \$2,310.00

Plan M same a Plan D but with 50% co-insurance of Part A deductible

Plan N same a Plan D but with 100% Part B co-insurance benefit, less \$20 per physician visit and \$50 per Emergency Room visit unless patient admitted.

Companies in Alaska that sell Medicare Supplement Policies

AARP United Healthcare	1-800-523-5800	www.aarpmedicaresupplement.com
Colonial Penn Life	1-800-800-2254	www.colonialpenn.com
ACHIA (for people under 65)	1-888-290-0616	www.achia.com
Globe Life	1-800-801-6831	www.globecaremedsupp.com
Humana	1-888-310-8482	www.humana.com
Individual Assurance Co	1-888-524-3629	www.ialife.com
Liberty National Life	1-800-331-2512	www.libertynational.com
Loyal American Life Insurance Co	1-866-459-4272	www.loyalamerican.com
Mutual of Omaha	1-800-667-2937	www.mutualofomaha.com
Premera Blue Cross of Alaska	1-800-508-4722	www.premera.com
Reserve National Insurance Co.	1-800-654-9106	www.reservenational.com
State Farm Mutual	1-866-855-1212	www.statefarm.com
United American	1-800-331-2512	www2.unitedamerican.com
USAA Life	1-800-531-8722	www.usaa.com

The Medicare Information Office – SHIP (800-478-6065, Alaska statewide) has information about Medicare Supplements and you are welcome to call us for unbiased advice. In Anchorage, call us at (907) 269-3680.

Alaska's Medicare Information Office

