

2017 MEDIGAP PLANS – Alaska Options

A Medigap policy, otherwise known as a Medicare Supplement, is a health insurance policy sold by private insurance companies. 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 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 healthcare costs are high and where there are no Medicare Advantage plans available. Medigap provides a health insurance option for people with Medicare who have no spousal benefits, retiree, or other secondary health insurance.

You must be on Medicare Parts A and B and be 65 years of age or older to get a Medigap plan*. When Medicare A and B begin, your 6-month Medigap Open Enrollment Period also begins. During this period, you have a guaranteed right to buy a plan and cannot be denied for pre-existing conditions. If you delayed Part B enrollment due to you or a spouse still working and having group health coverage from that active employment, your Medigap Open Enrollment Period will start when Part B begins.

There are 10 different Medigap plans. Not all companies sell all 10, but they all are required to offer at least Plan A. The benefits of each Medigap plan are the same across insurance companies, but the costs may change. Before you buy any plan, you should review your options to decide which one best suits your circumstances. Then, you should call several companies to check on their current prices. You should also ask them the specifics of what is included in that particular plan, as well as payment options, pricing increases, and any other concerns you might have. A table outlining the differences between plans can be found on the next page.

In Alaska, companies that sell Medigap policies to people under age 65 are limited. Companies that will be marked with an asterisk (). Upon reaching age 65, a new Medigap Open Enrollment Period will begin.

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.bankerslife.com/products/medicare-supplement-insurance/
*ACHIA (for people under 65)	1-888-290-0616	www.achia.com
Globe Life	1-800-801-6831	www.globecaremedsupp.com
Humana	1-800-310-8482	www.humana.com
Individual Assurance Co	1-888-524-3629	www.iaclife.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 Automobile Ins. Co.	Local Agent	www.statefarm.com
Transamerica Life Insurance Company	1-866-205-9120	www.transamerica.com
*United American	1-800-331-2512	www2.unitedamerican.com
USAA Life	1-800-531-8722	www.usaa.com

Ten Standard Medicare Supplement Plans

Basic Benefits	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G	Plan K	Plan L	Plan M	Plan N
Part A Hospital Day 61-90 Coinsurance	X	X	X	X	X	X	X	X	X	X
Day 91-150 Coinsurance	X	X	X	X	X	X	X	X	X	X
365 more days – 100%	X	X	X	X	X	X	X	X	X	X
Part A Hospice coinsurance	X	X	X	X	X	X	50%	75%	X	X
Part B Coinsurance or Copay	X	X	X	X	X	X	50% **	75% **	X	X ****
Parts A and B Blood	X	X	X	X	X	X			X	X
Additional Benefits	A	B	C	D	F	G	K	L	M	N
Skilled Nursing Facility Coinsurance Day 21-100			X	X	X	X	50%	75%	X	X
Part A Deductible		X	X	X	X	X	50%	75%	50%	X
Part B Deductible			X		X					
Part B Excess					X	X				
Foreign Travel Emergency			X	X	X	X			X	X
Out-of-pocket annual limit							\$5,120 ***	\$2,560 ***		

X = Supplement Pays 100% 50% and 75% = the amount the supplement pays

*Plan F has an option called high deductible Plan F. If you choose this option, you must pay for Medicare-covered costs up to the deductible amount of \$2,200 before your Medicare Supplement Plan pays anything.

**Plans K and L pay 100% of the Part B coinsurance for preventive services.

***Plans K and L pay 100% of your cost for Part A and B after the annual out-of pocket limit is reached.

****Exceptions: You pay up to \$20 for an office visit and up to \$50 for an emergency room visit before the plan pays. The emergency room copay will be waived if you are admitted to the hospital.

The Alaska Medicare Information Office has information about Medicare Supplements, and you are welcome to call us for unbiased advice.

In Anchorage, call us at **(907) 269-3680**
Statewide – **1-800-478-6065**

Alaska's
Medicare Information Office

