

# Information for Medicare Beneficiaries in Alaska Under 65

## Medigap (Medicare Supplement Insurance) for People with a Disability or ESRD

You may have Medicare before 65 due to a disability or ESRD (permanent kidney failure requiring dialysis or a kidney transplant).

If you are a person with Medicare under 65 years old and have a disability or ESRD, you might not be able to buy the Medigap policy you want, or any Medigap policy, until you turn 65. **Federal law doesn't require insurance companies to sell Medigap policies to people under 65.** However, some states require Medigap insurance companies to sell you a Medigap policy, even if you are under 65.

The following states require insurance companies to offer at least one kind of Medigap policy to people with Medicare under 65:

- California\*
- Colorado
- Connecticut
- Delaware\*\*
- Florida
- Georgia
- Hawaii
- Illinois
- Kansas
- Louisiana
- Maine
- Maryland
- Massachusetts\*
- Michigan
- Minnesota
- Mississippi
- Missouri
- New Hampshire
- New Jersey
- New York
- North Carolina
- Oklahoma
- Oregon
- Pennsylvania
- South Dakota
- Tennessee
- Texas
- Vermont\*
- Wisconsin

\* A Medigap policy isn't available to people with ESRD under 65. \*\*A Medigap policy is only available to people with ESRD

**Alaska does not have a law that requires insurance companies to sell Medigap (Medicare Supplement) plans to people who are on Medicare and younger than 65.**

### References

*Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare*

<http://www.medicare.gov/Publications/Pubs/pdf/02110.pdf>

Alaska Statute AS Sec. 21.96.060. Medicare supplemental insurance

*The director shall adopt regulations necessary to comply with the requirements of 42 U.S.C. 1395ss, and any amendments to that section or federal regulations pertaining to that section, so that the state may retain full authority to set certain standards for Medicare supplemental insurance.*

<http://www.legis.state.ak.us/basis/statutes.asp?title=21#21.96.060>

An alternative is health insurance through ACHIA, the Alaska Comprehensive Health Insurance Association. You can find information about this at or by calling 1-888-290-0616. ACHIA's Medicare Supplement Plan F premium is approximately \$400 as of 7/27/12. <https://www.achia.com/Default.asp>

 Medicare Information Office



Helpline: (907) 269-3680 or 1-800-478-6065

[www.medicare.alaska.gov](http://www.medicare.alaska.gov)