

MEDICARE SUPPLEMENT (MEDIGAP)

DESCRIPTION

- Sold by insurance companies which pay some or all deductibles and co-pays of Medicare parts A & B. Cannot use with a Medicare Advantage plan.
- Will only pay for costs approved by Medicare.
- There is a 6-month guaranteed enrollment period starting the month you are age 65 and enrolled in Medicare, Part B.
- Coverage for those on disability - You can buy a Medicare Supplement plan with guaranteed coverage, no waiting period or denial for preexisting conditions. Must enroll during a 6-month period after going on Medicare.
 - Rates for Medicare Supplement plans A, B and D cannot exceed rates charged to those aged 65.
 - Rates for the plan G, K, L, M, &N cannot be more than twice the rate charged to those aged 65.
- Birthday rule - starting January 1, 2026, Indiana Medicare Supplement policyholders can apply for a different Supplement plan. The new insurance company cannot deny coverage or charge more because of poor health. Conditions are you must:
 - Be at least 65 years of age and already insured with a Medicare Supplement policy.
 - Apply for a supplement plan with a different company within the period of 1 month before and 1 month after your birthday.
 - Keep the same Medicare Supplement plan letter (A, B, C, D, F, G, K, L, M, N) as you now have.

CHOOSING A PLAN

- There are 9 plan choices with each plan providing a different level of coverage.
- Once you determine which plan you want, use the plan finder in [IN.Gov/SHIP](https://www.in.gov/SHIP). Select “Medicare Supplement Plans” and “compare Medicare Supplement Policies”. Put in your zip code, gender, plan choice to view estimated premium costs by company. Premiums vary by company, however coverage does not. Premiums will likely increase over time.