



What You Should Know About Medigap

Medigap Basics

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your FamilyCare Health coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

Medigap policies must follow Federal and state laws designed to protect you. In most states, Medigap insurance companies can only sell you a “standardized” Medigap policy identified by letters A through N. Each standardized Medigap policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap policies with the same letter sold by different companies.

Your Right to Buy a Medigap Policy

Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. When you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

Because you’re losing coverage with FamilyCare Health, you may have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. To protect your rights, you must buy a Medigap policy no later than 63 calendar days after your coverage with FamilyCare Health ends.

- Because your coverage under our plan ends after June 30, 2018, you must buy a Medigap policy no later than September 1, 2018. If you leave our plan before June 30, 2018, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.
- If you’re 65 or older, you have the right to buy Medigap Plan A, B, C, F, K, or L from any company selling these policies in Oregon.
- If you’re under 65, you may not be able to buy a Medigap policy until you’re 65. If you want to learn if Medigap policies are available to people under 65 in your state, you



should call the State Health Insurance Assistance Program at 1-800-722-4134; TTY users should call 1-800-735-2900; as soon as possible because you have a limited time to buy.

You may also have the right to buy any Medigap policy in these situations:

- You joined a Medicare Advantage plan or Programs of All-Inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first 12 months (in some cases 24 months) of joining, you decide you want to switch to Original Medicare.
- You dropped a Medigap policy to join a Medicare Advantage plan (or to switch to a Medicare SELECT policy) for the first time, you have been in the plan less than a year, and you want to switch back.
- You were initially enrolled in Part B based on disability before turning 65, and you turned 65 within the past 6 months.

You Can Buy a Medigap Policy Now

If you want to buy a Medigap policy, follow these steps:

1. **Call Senior Health Insurance Benefits Assistance Program at 1-800-722-4134** to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application, and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

Remember, you must buy a Medigap policy no later than 63 days from the day your coverage in FamilyCare Health ends. It's best to buy before your coverage with our plan ends so that your Medigap policy starts the same day as your Original Medicare coverage.

Get Help Comparing Your Options

- **Call the Senior Health Insurance Benefits Assistance Program at 1-800-722-4134.** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.
- **Visit [Medicare.gov](https://www.medicare.gov).** Medicare's official web site has tools that can help you find plans available in your area. Search for "Choosing a Medigap Policy" to view Medicare's booklet on Medigap policies.
- **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.