**Tab G - What You Should Know About Medigap - Massachusetts**

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 <plan name> 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.

In Massachusetts, there are two Medigap policies: Medicare Supplement Core and Medicare Supplement 1. Insurance companies can charge different premiums for the same policies, so be sure to compare.

**Your Rights 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. If you buy a Medigap policy 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 under <Plan Name>, 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. Because your coverage under our plan ends December 31, 2013, you must apply for a Medigap policy no later than March 4, 2014. If you leave our plan before December 31, 2013, you have 63 calendar days from the day your coverage ends to apply for a Medigap policy.**

You may also have the right to buy certain Medigap policies, in these situations:

* If you first got Medicare Part B in the last 6 months.
* If you were initially enrolled in Part B based on disability before turning 65, and you turned 65 within the past 6 months.
* 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.

**Medigap Open Enrollment in Massachusetts**

Massachusetts also has an Annual Open Enrollment Period for Medigap that runs from   
February 1, 2014, through March 31, 2014. If you elect to buy a Medigap policy during this time, your coverage will be effective on June 1, 2014.

**You Can Apply for a Medigap Policy Now**

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

1. Call <Name of SHIP> 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.

**Get Help Comparing Your Options**

* **Call <Name of SHIP> at <SHIP Phone>.** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**. TTY users should call <SHIP TTY>.
* **Visit** [**www.medicare.gov**](http://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.