

Medicare Minute Script – February 2026

Medigaps

Original Medicare Part B covers 80% of the cost of most care. But what about the other 20%? Or other costs like deductibles or hospital copays? Today we'll discuss Medigaps, which can help cover costs.

Point 1: Understand Medigaps.

Medigaps are health insurance policies that offer standardized benefits and work with Original Medicare. They're sold by private insurance companies. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps cover deductibles, coinsurance, and copayments. If you have a Medigap, you'll generally not have any out-of-pocket costs for an inpatient hospital stay or outpatient doctors' visits. Depending on where you live and when you became eligible for Medicare, you have up to ten different Medigap policies to choose from: A, B, C, D, F, G, K, L, M, and N. Policies in Wisconsin, Massachusetts, and Minnesota have different names, though. Each policy offers a different set of standardized benefits, meaning that policies with the same letter offer the same benefits. However, premiums vary from company to company. Remember that Medigaps only work with Original Medicare. If you have a Medicare Advantage plan, you can't buy a Medigap.

Point 2: Learn the best times to buy a Medigap policy.

If you want a Medigap, you need to find the best time to buy one. Under federal law, you have the right to buy a Medigap if you're at least 65 and enrolled in Medicare, and you buy your policy during a protected enrollment period. There are two kinds of federally protected enrollment periods. The first is your Medigap open enrollment period. This is the six-month period that begins the month you are 65 or older and enrolled in Medicare Part B. The second type of protected enrollment period is when you have guaranteed issue rights. You have a guaranteed issue right within 63 days of when you lose or end certain kinds of health coverage. During these protected enrollment periods, insurance companies must sell you a policy. If you miss this time to buy a Medigap, your costs may go up, your options may be limited, or you may not be able to buy a Medigap at all. Some states offer other protections as well. For instance, people in New York and Connecticut can buy a Medigap throughout the year, not just at select times. This is why it's important to learn about Medigap rules in your state. Even if you don't have the right to buy a Medigap in your state, you may still buy a policy if a company agrees to sell you one. However, know that companies can charge you more because of your health status or other reasons.

Point 3: Know how to choose a Medigap policy.

You should think about your monthly budget, expenses, and health care needs when deciding if a Medigap is the right choice for you. Here are some questions to keep in mind:

- Am I enrolling while I am in my open enrollment period? If not, do I have a guaranteed issue right?
- What is the Medigap policy's monthly premium? How are premiums in my state set?

- Does the policy have a waiting period before covering care related to pre-existing conditions?
- How do my costs and provider access with a Medigap compare to Medicare Advantage plans in my state?

Point 4: Protect your Medicare number.

Medical identity theft can happen when someone steals or talks you into giving them your personal information, such as your name and Medicare. They can use this to bill unnecessary medical treatments or equipment to your insurance. It's important to protect your Medicare number and only share it with trusted individuals. You should report medical identity theft if:

- You gave out your Medicare number over the phone or internet to someone offering a “new” Medicare card, durable medical equipment, genetic or dementia testing, cancer screening, or back braces.
- You are contacted by a debt collection company for a provider bill you don't owe.
- You received boxes of braces, testing kits, or other medical supplies in the mail that you didn't request or need.
- You were denied coverage, services, or benefits because of a medical condition you don't have.

Take Action:

1. Contact your State Health Insurance Assistance Program (SHIP) to learn about the Medigap rules in your state and to get help comparing plan options.
2. Contact your Senior Medicare Patrol (SMP) if you have experienced Medicare fraud, errors, or abuse.
3. Go to the Medicare.gov website for online help comparing Medigaps in your area.
4. If you decide to purchase a Medigap, call the plan directly to purchase the policy.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free: 800-247-4422 SHIP email: idahoshiba@doi.idaho.gov SHIP website: shiba.idaho.gov</p>	<p>SMP toll-free: 800-247-4422 SMP email: idahoshiba@doi.idaho.gov SMP website: Medicare Fraud Prevention - Idaho Commission on Aging</p>
<p>To find a SHIP in another state: Call 877-839-2675 and say “Medicare” when prompted or visit www.shiphelp.org.</p>	<p>To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>

This document is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$3,000,000 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. government.

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SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

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