Medicare Minute Script – July 2025
Medigaps

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

Point 1: Understand Medigaps.
Medigaps are health insurance policies that offer standardized benefits to 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 may 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 if your providers accept Medicare assignment. 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 policy, you need to find the best time to buy one. Under federal law, you have the right to buy a Medigap policy 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 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 contact your State Health Insurance Assistance Program, or SHIP for short, to learn about your right to purchase a Medigap policy in your state. Even if you don't have the right to buy a Medigap in your state, you may still be able to buy a policy if a company agrees to sell you one. However, know that companies can charge you a higher price because of your health status or other reasons.

Point 3: Know how to choose a Medigap policy.
Think about your monthly budget, expenses, and health care needs when deciding if a Medigap is right for you. This will also help you pick the policy that best meets your needs. You can also use a helpful tool on Medicare.gov to compare Medigaps in your area or call your SHIP. 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: Read your Medicare statements to detect potential Medicare fraud, errors, or abuse.
If you have Original Medicare, you should receive Medicare Summary Notices, or MSNs. If you have a Medicare Advantage plan or Part D plan, you should receive Explanation of Benefits, or EOBs. Your Medicare statements explain what services and items were billed, the Medicare-approved amount for each line item, and the amount that you may owe. Remember that MSNs and EOBs are not bills. Reading these statements can help you detect potential fraud, errors, or abuse. Keep the following tips in mind:

- Review your Medicare statements as soon as they arrive.
- Confirm that you actually received all listed services or items—in other words, that it's accurate.
- Keep notes of your medical appointments and compare them to your Medicare statements.
- Contact your health care provider if you have questions or notice any errors on your MSNs or EOBs.
- Contact the SMP for a printed My Health Care Tracker (helps you track your appointments)
- Download the mobile app, the SMP Medicare Tracker, which includes a My Health Care Tracker

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. Go to the Medicare.gov website for online help comparing Medigaps in your area.
3. If you decide to purchase a Medigap, call the plan directly to purchase the policy.
4. Call your Senior Medicare Patrol (SMP) if you have experienced potential fraud, errors, or abuse.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: 800-247-4422 **SHIP email:** IdahoSHIBA@doi.idaho.gov **SHIP website:** https://doi.idaho.gov/SHIBA/ **To find a SHIP in another state:** Call 877-839-2675 and say "Medicare" when prompted or visit www.shiphelp.org.	**SMP toll-free:** **SMP email:** **SMP website:** **To find an SMP in another state:** Call 877-808-2468 or visit www.smpresource.org.

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 $2,534,081 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.

SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiptacenter.org
SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

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