

To Find A Medigap Policy for Someone:

www.medicare.gov

Click on Compare Health Plans & Medigap Policies in your area

Click on Find & Compare Medigap Policies

Enter in the zip code

Select age range from drop down box

Select health status from drop down box

Fill in “no” button when it asks “Do you have Medigap”

Hit continue button

Print out this next page for the person. It shows all the Medigap plans available.

Explain that “A” plans have the least benefits and “J” plans have the most

Read across the top of the chart to explain the benefits that the “J” plan has.

Once the person decides which plan (A – J), then click on the chart underneath the letter where it says “view details”.

Print this page for the person of the details of their plan.

Go over to the right on this page and click on “View All Companies” to see which companies sell the plan and give the name and phone number of the company to the person.

The price the person is quoted depends on their age and if they are a smoker or non-smoker.

A person is only guaranteed Medigap insurance coverage during their initial enrollment period (when they turn 65). After that, the Medigap insurance company doesn't have to insure him/her. Or the insurance company could insure him/her but charge a high premium based on pre-existing conditions.

A Medigap insurance company is not allowed to drop a person if they become ill. That is against the law.

Another way to see Medigap policies is to go to www.floir.com.

Click on Consumers tab at the top.

Click on Search for Medicare Supplement Sample Rates.

Click on Search Medicare Supplemental Rates

Click on Miami Dade County on the map.

Fill in the information.

Click on all the plans they want to see.

Hit the Search button.

Give the information about the name of the company that sells the policy and the estimated price.