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## **Medicare and Medigaps**

If you are new to Medicare, you probably have questions about how to manage your Medicare. In this article, I will discuss a Medigap plan and when you can purchase one.

Medigap plans are standardized plans that help to cover some costs that traditional Medicare doesn't cover. Private insurance companies offer these plans. If you have traditional Medicare without a backup Medicare Supplement, you will have to pay co-pays and coinsurance for your health care with Part A (Hospital) and Part B (medical). Medigap plans only work with traditional Medicare; they do not work with Medicare Advantage plans.

Each lettered plan will offer the same benefits regardless of the annual premium amount. For example, all Plan A Medigaps will cover, Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up, Part B coinsurance or copayment, Blood (first three pints), Part A Hospice Care coinsurance or copayment. Other plan letters will cover more or less of the benefits.

Medigap policies will work with healthcare providers who accept Medicare. Medigap policies will not cover services or procedures that are not covered by Medicare or have been denied by Medicare. For example, a standardized Medigap policy will not cover routine dental care. If you want dental insurance, you will have to purchase a separate policy for dental coverage.

People who are starting Part B of Medicare have a guaranteed issue right to purchase a Medigap in Kansas. Companies cannot deny coverage or charge a higher premium if you have pre-existing health conditions. This is a good time to purchase your Medigap policy. Kansas also offers this guaranteed issue period to people eligible for Medicare due to disability. After the guaranteed issue period is over, you can apply for a policy at any time. However, the insurance company may ask you questions about your health and could determine whether they will not cover you or charge you more for your annual premium.

To enroll in a plan, you will need to reach out to the specific company that sells the plan. The Kansas Insurance Department is a good resource to explore plan options. Their website is [www.insurance.ks.gov](http://www.insurance.ks.gov). If you have questions about choosing a Medigap plan, please get in touch with Teresa Hatfield, Senior Health Insurance Counselor (SHICK) at 785-364-4125 or [thatfield@ksu.edu](mailto:thatfield@ksu.edu) for free Medicare counseling.