

Dear Marci

AFT and NYSUT

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What is a Medigap? Dear Marci,

I'm enrolling in Medicare soon and am confused about Medigaps. Can you explain what these are?

-Julia (New York, NY)

Dear Julia,

Medigaps are health insurance policies that offer standardized benefits to work with [Original Medicare](#) (not with [Medicare Advantage](#)). They are 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 outstanding deductibles, coinsurance, and copayments. Medigaps may also cover health care costs that Medicare does not cover at all, like care received when travelling abroad. Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot buy a Medigap.

Depending on where you live and when you became eligible for Medicare, you have up to 10 different Medigap policies to choose from: A, B, C, D, F, G, K, L, M, and N. Note that policies in Wisconsin, Massachusetts, and Minnesota have different names. Each policy offers a different set of standardized benefits, meaning that policies with the same letter name offer the same benefits. However, premiums can vary from company to company.

Before you buy a Medigap policy, be sure to do your research. Some steps you may wish to take include the following:

1. Make sure you are eligible to purchase a Medigap. Remember that you can only have a Medigap if you have Original Medicare. There may be other Medigap eligibility requirements that apply to you, depending on the state in which you live.
2. Learn when you have the [right to buy a Medigap without restriction](#). There are federal protections for people over 65 to buy a Medigap in

certain situations. Some states have additional protections for individuals under 65 or during other times.

3. Compare the different types of policies that exist. As mentioned above, there are 10 different standardized policies in most states, each covering a different range of Medicare cost-sharing.
4. Learn how a Medigap covers [prior medical conditions](#) to know if any of your medical costs may be excluded from Medigap coverage. Depending on your circumstances, a Medigap can exclude coverage for prior medical conditions for a limited amount of time.
5. Find out how [Medigap premiums are priced](#) so you can make cost comparisons. It is important to understand the ways that insurers set premiums to find the best deal for you.
6. Have a [list of questions](#) to ask when shopping for a Medigap to remind you what you should consider. Buying a Medigap can be complicated, but using a set of written questions and asking for help when needed can help you stay organized and simplify the process.

Over the next few weeks, we'll take a deeper dive into when you can purchase a Medigap and how to compare your options. I hope this helps!

-Marci



Health Tip

According to [Mayo Clinic](#), “bone is living tissue that is constantly being broken down and replaced. Osteoporosis occurs when the creation of new bone doesn’t keep up with the loss of old bone.” This causes bones to become weak and brittle. While you may experience symptoms of Osteoporosis once you have developed the condition (such as a stooped posture or bones that break more easily than expected), it is great if you can catch Osteoporosis even earlier. Speak with your doctor about your risk level for Osteoporosis and whether a [bone mass measurement](#) is appropriate for you. Even if you are not at high risk for Osteoporosis, you can keep your bones healthy by ensuring you are getting enough calcium, vitamin D, and exercise.

For NYSUT Members

Upcoming Medicare Minute Presentation

Join the Medicare Rights Center's free monthly Medicare Minute presentations for NYSUT members. Each month's Medicare Minute will help you learn more about your benefits and make the most of your Medicare coverage.

Next Presentation

Medicare and Mental Health Care
Wednesday, August 16, 3-3:30pm

Taking care of your mental health is just as important as taking care of your physical health. This month, our Medicare Minute, presented by the Medicare Rights Center, focuses on Medicare coverage of mental health services.

Register here:

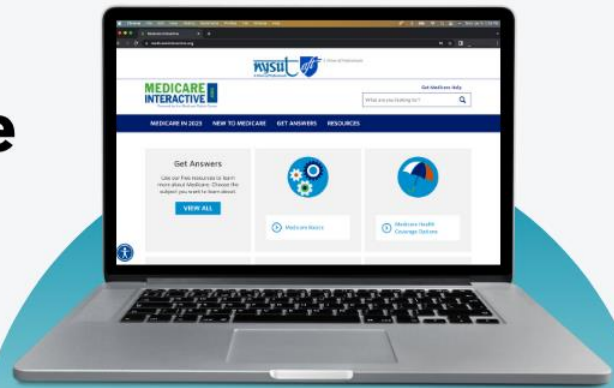
https://us06web.zoom.us/webinar/register/WN_m4Yh5LHFRnGHQ5YA3PJ0kw

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Provided by the Medicare Rights Center

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Dear Marci is a biweekly e-newsletter designed to keep you -- people with Medicare, social workers, health care providers and other professionals -- in the loop about health care benefits, rights and options for older Americans and people with disabilities.

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through counseling and advocacy, educational programs, and public policy initiatives.

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