

January 2016 Approved Medicare Supplement (Medigap) Plans

By federal law, the high-deductible plan F has a \$2,180 deductible for the year 2016

People who:

- Have a Medigap plan B through N can join any Medigap plan – except Plan A.
- Have Medigap Plan A can join any Medigap Plan A.
- Have more comprehensive health coverage than the Medigap plan they’re buying, can join any comprehensive Medigap plan – except Plan A.

There’s no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, outside of special enrollment periods, insurers may require you to pass a written health screening. Not sure whether you will need to take a health screening? Call our Insurance Consumer Hotline at 1-800-562-6900 and ask for a health compliance analyst.

Company	Pre-X ¹	Health screen ³	Standardized Benefit Plans & Costs									
ASURIS NORTHWEST HEALTH² 1-866-704-2708			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$131		\$183		\$184		\$100			
Notes about Asuris Northwest: These plans are offered in the following counties: Adams, Asotin, Benton, Chelan, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens, and Whitman counties.												
COLONIAL PENN² 1-800-800-2254			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$219	\$267			\$296	\$273	\$102	\$177	\$238	\$173
With a high deductible	No	Yes					\$72					
ASSURED LIFE ASSOCIATION 1-888-397-7786			A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$204	\$221	\$275	\$226	\$276	\$229				\$198

Note: Plans and premium rates listed are filed and approved by the Washington State Office of the Insurance Commissioner. **Companies may change their rates at various times throughout the year, so always check with the company for the latest availability and premiums. Plans issued before June 1, 2010 have different rates due to changes in Medicare.** The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington State Office of the Insurance Commissioner, SHIBA, or its volunteers.

Questions? Call our Insurance Consumer Hotline at 1-800-562-6900

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Company			Pre- X¹	Health screen³	Standardized Benefit Plans & Costs							
			A	B	C	D	F	G	K	L	M	N
GERBER 1-877-778-0839												
Age 65 and older	No	Yes	\$187				\$260	\$222				
GLOBE LIFE 1-800-801-6831												
Age 65 and older	Yes	Yes	\$96	\$156	\$180		\$182					
With a high deductible	Yes	Yes					\$44					
GOVERNMENT PERSONNEL MUTUAL 1-877-778-0839												
Age 65 and older	No	Yes	\$155		\$213		\$216	\$177				\$157
HUMANA² 1-800-498-1264												
Age 65 and older	Yes	Yes	\$191	\$208	\$237		\$242		\$111	\$159		\$149
With a high deductible	Yes	Yes					\$78					
KPS HEALTH PLANS 1-800-552-7114												
Age 65 and older	Yes	Yes	\$135				\$251		\$87			\$141
LOYAL AMERICAN² 1-866-459-4272												
Age 65 and older	Yes	Yes	\$178				\$219	\$190				\$154
PREMERA BLUE CROSS² 1-800-752-6663												
Age 65 and older	Yes	Yes	\$151				\$188					\$149
With a high deductible	Yes	Yes					\$80					

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Company			Pre- X ¹	Health screen ³	Standardized Benefit Plans & Costs									
REGENE BLUECROSS BLUESHIELD OF OREGON² 1-800-258-3590					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$149		\$209		\$210		\$113					
Notes about Regence BlueCross BlueShield of Oregon plans: These plans are available only to Clark County residents.														
REGENE BLUE SHIELD² 1-888-734-3623					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$131		\$183		\$184		\$100					
Notes about Regence Blue Shield plans: These plans are offered in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom, and Yakima.														
SENTINEL 1-888-510-0668					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$199	\$222	\$275	\$237	\$278							
STANDARD LIFE² 1-888-290-1085					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	221	267	313	\$230	\$314	\$232						\$176
With a high deductible	No	Yes					\$46							
STATE FARM INSURANCE (Call local agent)					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$146		\$220		\$222							
TRANSAMERICA² 1-866-205-9120					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$110	\$145	\$172	\$159	\$173	\$159	\$79	\$118	\$145	\$136		
TRANSAMERICA PREMIER 1-888-272-9272					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$120				\$205	\$182						\$156

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Company			Pre- X ¹	Health screen ³	Standardized Benefit Plans & Costs									
UNITED AMERICAN 1-800-331-2512					A	B	C	D	F	G	K	L	M	N
Age 65 and older	Yes	Yes	\$146	\$202	\$244	\$230	\$245	\$213						\$194
With a high deductible	Yes	Yes					\$44							
Under age 65 Medicare disability	Yes	Yes		\$392										
UNITEDHEALTHCARE (AARP)^{2,4} 1-800-523-5800					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$115	\$164	\$194		\$194		\$57	\$112				\$128
Medicare Select Plan*	No	Yes			\$189		\$190							
UNITED OF OMAHA 1-800-354-3289					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$141				\$202	\$160						
USAA^{2,4} 1-800-292-8556					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes	\$135					\$186						\$134
WASHINGTON STATE HEALTH CARE AUTHORITY (HCA) BLUE CROSS PREMIER PLANS 1-800-752-6663					A	B	C	D	F	G	K	L	M	N
Age 65 and older	No	Yes						\$208						
Under age 65 Medicare disability	No	Yes						\$353						
Notes about Washington State HCA plans: These plans are available without a health screening for new residents within 60 days of achieving residency. They are also available without a health screening for Public Employees Benefit Board retirees for the 60 days after retirement if the normal six-month open enrollment period for the plans has expired. A six-month open enrollment may be available for newly eligible Medicare clients with disabilities.														

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Footnotes Explained:

1 = PreX (pre-existing condition) is a health problem you had within the three months before the effective date of your new plan. For this condition, a company cannot exclude benefits for that condition for more than three months after the coverage effective date. If you replace your policy and your previous policy was in effect for at least three months, you have no waiting period for any pre-existing conditions.

2 = These companies have discounts for spouse, electronic funds transfer and/or yearly pay. You may call the phone numbers listed to find out exactly what your discounts may be.

3 = No health screen means the insurance company will not ask you any health questions to decide if they will enroll you in its plan.

4 = You must be a member of an association to buy these plans.

* Medicare Select policies may require you to use specific hospitals, doctors, or other health care providers to get full coverage. Network restrictions must be disclosed to you.

10 Standardized Medicare Supplement (Medigap) plans chart

Effective on or after Jan. 1, 2016

How to read the chart:

- ✓ = policy covers 100% of benefit
- % = policy covers that percentage
- Blank = policy doesn't cover that benefit

Note: The Medicare Supplement policy covers coinsurance only after you've paid the Medicare deductible (unless the policy also covers the deductible).

Basic benefits	A	B	C	D	F*	G	K	L	M	N
Part A: Hospital coinsurance costs up to an additional 365 days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Additional benefits	A	B	C	D	F*	G	K	L	M	N
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible: \$1,288		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible: \$166			✓		✓					
Part B excess charges					✓	✓				
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%	80%	80%			80%	80%
Out-of-pocket yearly limit**							\$4,960	\$2,480		

*Plan F offers a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,180 in 2016) before your plan pays anything.

**After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for some office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Need more help?

There is no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time.

However, insurers may require you to pass a health questionnaire. If you have questions about who needs to take the questionnaire, call our Insurance Consumer Hotline.

If you want individual help understanding all of your options, call our hotline and ask to speak with a SHIBA counselor in your area.

Insurance Consumer Hotline

1-800-562-6900

