



## FOR IMMEDIATE RELEASE

### Medigap (Medicare Supplement) Policies in Wisconsin

Medigap or Medicare Supplement policies are private health insurance policies that offer benefits that work with Original Medicare. Medigap policies may cover all or a portion of deductibles, coinsurance, and copayments for Medicare Part A or B services. Medigap policies only work with Original Medicare, if you have a Medicare Advantage plan you cannot buy a Medigap policy.

More information about your Medicare insurance options including Medigap policies can be found within the [OCI Guide to Health Insurance for People with Medicare in Wisconsin.pdf](#).

#### **What types Medigap policies are available in Wisconsin?**

##### **Traditional or Basic Medigap policy** (Plans A, B, C, D, F, G, M, or N in other states)

A Traditional or Basic Medigap policy in Wisconsin includes state mandated benefits and basic policy benefits which assist in covering the out-of-pocket costs in Original Medicare. A list of basic benefits and Wisconsin Mandates can be found in the above OCI guide.

In Wisconsin, riders or additional benefits can be added to your traditional Medigap policy a la carte style or one by one. You can view a list of available Medigap policy riders here: [Wisconsin Medicare Supplement Policy Riders.pdf](#).

##### **High Deductible or Cost Sharing Medigap policy** (Plans F & G or K & L in other states)

Medigap High Deductible policies require policy holders to pay all costs after Medicare on Medicare approved services until the deductible is met. Once the deductible is met, the policy will cover 100% of the costs after Medicare pays for covered services.

Cost Sharing policies include 100% Medigap policy coverage after the annual Medicare Part B deductible and out-of-pocket limit have been met. Out-of-pocket costs that count towards the limit are determined based on the 20% Original Medicare does not cover





being shared between the policy holder and insurer. This cost sharing is either 50% insurer and 50% policyholder or 75% insurer and 25% policyholder.

### **Medicare SELECT policy**

Medicare SELECT policies are supplemental health insurance policies paying after Original Medicare with coverage, typically, offered only if your services are obtained through a network provider. This type of policy will pay after original Medicare. In general, Medicare SELECT policies will deny payment or pay less than full benefit coverage if you go outside their network for nonemergency services.

### **When are the best times to buy a Medigap policy?**

For most individuals, the best time to purchase a Medigap policy is during their open enrollment period (6 months after starting Part B or turning age 65) or during a guarantee issue period. More Information about these periods can be found within the [Medigap Policy Purchase Protections.pdf](#) document. If you would like to purchase a Medigap policy outside of these periods you may have to pass health underwriting and may be denied the purchase of the policy.

### **How do I choose a Medigap policy?**

1. Determine which type of policy you would like to purchase. Generally, the lower potential out-of-pocket costs the higher the policy premium will be.
2. Determine which riders you would like to add to the policy, if you are selecting a Traditional Medigap policy.
3. Receive quotes from multiple insurers then select an insurer to purchase a policy from. A list of Medigap Policy insurers can be found here: [OCI Medicare Supplement Insurance Policies List.pdf](#).

For further questions or assistance about Medicare-related health insurance coverage in Wisconsin, contact the Medigap Helpline at 1-800-242-1060 to speak with a counselor.

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