

What is Medicare Supplement Insurance?

[Medicare Parts A and B](#) work together to provide basic medical coverage, but they don't pay for everything. Expenses such as deductibles and coinsurance are still your responsibility.

[Medicare supplement insurance plans](#) could help pay for some of the out-of-pocket costs that Medicare Parts A and B don't pay. Medicare supplement insurance plans are offered by private insurance companies and work with the coverage provided through Medicare Parts A and B. A variety of standardized plans are available to meet your budget, and each offer the same basic benefit structure. Benefits and costs vary depending on the plan chosen.

Medicare supplement insurance plans may also help you control your health care because there are no network restrictions. This means you can visit any doctor who accepts Medicare patients, and you can see a specialist with no referrals needed.



More about Medicare Supplement Insurance Plans:

- In all states, Medicare supplement plans have the same basic benefits. So when shopping for a plan, you can compare one company's "plan F" to another company's "plan F."

Note: Medicare supplement plan options available in Massachusetts, Minnesota and Wisconsin are standardized differently than plans available in the rest of the U.S.

Depending on the plan you choose, Medicare supplement insurance pays:

- Part A coinsurance, and most plans pay the hospital deductible
- Some of the out-of-pocket costs not paid by Part B. Some plans also cover the Part B deductible
- Cost of blood transfusions (first 3 pints)
- Cost of 365 extra hospital days after you've used up your Part A benefits
- Skilled nursing facility coinsurance
- Hospice - Part A coinsurance
- Respite care

Depending on the plan you choose, you pay:

- Monthly premium
- Limited out-of-pocket costs

Q: How do I apply for a Medicare supplement insurance plan?

A: Once you've done your research and decided on the Medicare supplement plan that's best for you, contact the insurance company to begin your enrollment.

Depending on the insurance company you choose, there may be several ways to apply, which may include meeting with a licensed insurance agent or producer; using the company's website; calling the company; or sending in an application you've received in the mail.

Q: When is the best time to enroll in a standardized Medicare supplement insurance plan?

A: It is most beneficial to enroll in a Medicare supplement insurance plan during your open enrollment period, which lasts for 6 months and begins on the first day of the month in which you're both at least age 65 or older AND enrolled in Medicare Part B, because your acceptance is guaranteed and you're eligible to receive benefits even if you have a pre-existing condition.* You may also select any plan that is available in your state. Some states have ongoing open enrollment, while other states offer additional open enrollment periods.**

*A pre-existing condition is a health problem you have before the date a new insurance policy starts. No Medicare supplement insurance may exclude pre-existing condition coverage for more than six months.

Q: Can I have employer insurance and Medicare at the same time?

A: You can, however if your employer has 20 or more employees, your employer's group health plan will generally be considered your primary plan. If your employer plan pays 100% of most medical expenses, you may pay the Medicare Part B premium and receive little value. It's best to contact your employer's plan administrator to learn how your plan would work with Medicare.