

2018 Medicare Open Enrollment Period: MEDIGAP Considerations

For more information please call: 1-800-633-4227
or visit www.medicare.gov



Changes made to your Medicare coverage will take effect January 1st. During Open Enrollment you can:

- Add, drop or change your Medicare Part D prescription drug coverage
- Change from Original Medicare to Medicare Advantage
- Change from Medicare Advantage to Original Medicare

Additionally, from January 1st through February 14th each year, if you are on Medicare Advantage, you may leave your plan and switch to Original Medicare. You will then have until February 14th to join a Medicare Prescription Drug Plan.

Changes in your Medicare health or prescription drug coverage may also affect your choices about Medicare Supplement Insurance (Medigap).

What is Medigap?

Medigap is private health insurance that can help pay some of the costs ("gaps") that Original Medicare does not cover. Medigap is also called "Medicare Supplement Insurance" because it adds to or "supplements" your Original Medicare benefits.

Medigap only helps with Original Medicare (Part A and Part B) It does not cover costs for Medicare Advantage (Part C) or a Medicare Prescription Drug Plan (Part D)

How Coverage Changes Can Affect the Need for Medigap

If you change from Medicare Advantage to Original Medicare



You may be eligible to buy a Medigap policy

If you change from Original Medicare to Medicare Advantage



You cannot use a Medigap policy