

Guarantee-Issue Checklist

This checklist is meant for those who are not working with a broker and have a guarantee issue right because their Advantage plan is or has exited the market and is no longer available for the upcoming year.

Complete these in order.

1. Advantage Plan Termination Letter

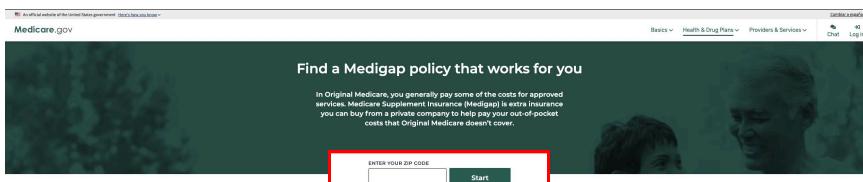
Your terminating Advantage plan insurance company will send you a letter notifying you of the plan's termination. Keep this. Don't throw it away.

2. Shopping Medicare Supplement Plans



• Go to Medicare.gov.

- In the upper right, click on "Health & Drug Plans."
- Next, click on "Find a Medicare Supplement Insurance (Medigap) policy."



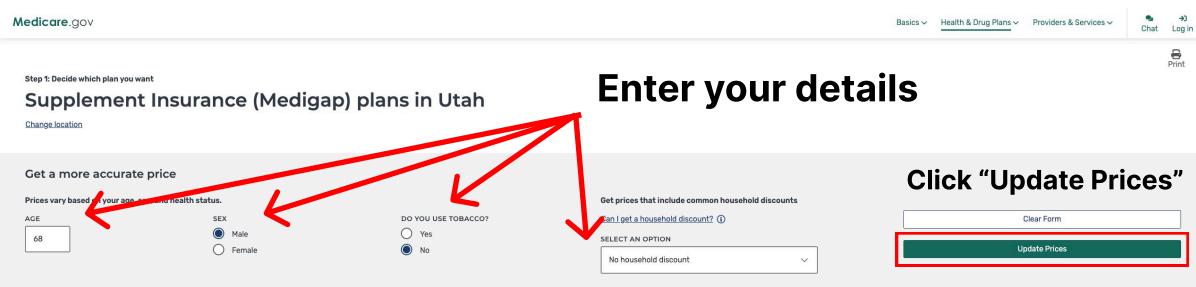
- Enter your zip code and click "Start."

How to buy a Medigap policy

Step 1 Decide which plan you want
Medigap policies are standardized, and in most states are sold by 10 different plans. Plan A-N. Compare the benefits each plan offers you and choose a plan that covers what you need.
See benefits of each plan

Step 2 Pick your policy
Find policies in your area. Price is the only difference between policies with the same letter sold by different companies.

Step 3 Contact the company
Get an official quote from the company. Prices can change over time. Make sure you understand when you buy your health insurance, what it covers, and what it doesn't. When you're ready to buy a policy, contact the company.



Step 1: Decide which plan you want
Supplement Insurance (Medigap) plans in Utah
Change location

Enter your details

Get a more accurate price
Prices vary based on your age, sex, and health status.
AGE: 68
SEX: Male

DO YOU USE TOBACCO?
○ Yes
● No

Get prices that include common household discounts
Can I get a household discount? ⓘ
SELECT AN OPTION
No household discount

Click "Update Prices"

Clear Form
Update Prices

- Scroll down the page to find the Supplement plan letter you'd like to see and click "View Policies."

Remember, during a guarantee issue window like this, you are limited on the supplement plan letters you can get with no underwriting in most states.

- If you turned 65 BEFORE January 1st, 2020... Plans C and F are the guaranteed issue plan options available to you. Plan F covers more and typically costs less than Plan C, making this the most common option (by far).
- If you turned 65 ON or AFTER January 1st, 2020... you can select Plan A, B, D, or G. Plan G is by far the most common selection, but those are the letters you are limited to during this guarantee issue window in most states.

Medigap Plan G

MONTHLY COST
Premiums range from **\$121-\$313** for a 68 year old male that doesn't use tobacco.
Doesn't include:
\$185.00 Standard Part B premium
[Get a more accurate price](#)

COPAYS/COINSURANCE
\$0 Generally your cost for approved Part B services

DEDUCTIBLES
\$0 Hospital (Part A) deductible
\$257 Medical (Part B) deductible

PLAN BENEFITS
Skilled nursing facility
Part A deductible
Part B deductible
Part B excess charges
Foreign travel emergency
[Compare to other plans](#)

[Plan Details](#) [View Policies](#)

Medigap Plan G-high deductible

MONTHLY COST
Premiums range from **\$35-\$95** for a 68 year old male that doesn't use tobacco.
Doesn't include:
\$185.00 Standard Part B premium
[Get a more accurate price](#)

COPAYS/COINSURANCE
\$0 Generally your cost for approved Part B services after you pay **\$2,875 deductible**

DEDUCTIBLES
\$2,875 total plan deductible. After, you pay:
\$0 Hospital (Part A) deductible
\$257 Medical (Part B) deductible

PLAN BENEFITS
Skilled nursing facility
Part A deductible
Part B deductible
Part B excess charges
Foreign travel emergency
[Compare to other plans](#)

[Plan Details](#) [View Policies](#)

- You'll now see a list of the different insurance companies offering that plan in your zip code. This list is automatically filtered by lowest cost at the top.
- Once you see a plan with an insurance company you want, you would reach out to the insurance company with the contact information shown on the page.
- The insurance company "should" be able to see that your Advantage plan was terminated, but this is where your Advantage plan termination letter from STEP 1 would come into play. Have that available should the Supplement plan insurance company request it.

An official website of the United States government: [HealthCare.gov](#) [Go To Site](#)

Medicare.gov

[Back to Medigap plans](#) [Step 2: Pick your policy](#)

Supplement Insurance (Medigap) Plan G policies

[Get a more accurate price](#)

Prices vary based on your age, sex, and health status.

AGE: **68** SEX: Male Female

DO YOU USE TOBACCO? Yes No

Get prices that include common household discounts
Can I get a household discount?

SELECT AN OPTION
No household discount

[Clear Form](#) [Update Prices](#)

There are 31 Medigap policies offered in your state

MedMutual Protect

MONTHLY COST
\$121

Costs are estimates and may change. Contact the company for an official quote.
Doesn't include:
\$185.00 Standard Part B premium
[Get a more accurate price](#)

CONTACT COMPANY
Address: 2030 E. 9th Street Cleveland, OH 44115
Phone number: 800-382-5729
Website: [Visit company website](#)

ATTAINED AGE PRICING
Premiums are low for younger buyers, but go up as you get older and can eventually become the most expensive.
[Learn about costs](#)

Ace Property and Casualty Insurance Company

MONTHLY COST
\$129

CONTACT COMPANY

ATTAINED AGE PRICING
Premiums are low for younger buyers, but go up as you get older and can eventually become the most expensive.

- This screenshot is not an endorsement of any plan or company.

3. Shopping Part D: Prescription Drug Plans

I have made a video that looks like that picture and can be accessed here:
[Picking a Part D Drug Plan](#)

Watch that tutorial on how to select your Part D drug plan.
It may have a different year in the tutorial, but the process is still the same.

IMPORTANT!!!

Selecting a Part D plan is your LAST step in this process.

DO NOT pick a Part D drug plan before you receive your Advantage plan termination letter.

Wait until you have received this letter AND it is October 15th or later before you sign up for a Part D drug plan.



4. That's it! Maybe...

If you live in a state that has a birthday rule or an anniversary rule, and you did not want a Plan F if you had to Guarantee Issue into that plan, you can change down to a Plan G around your birthday or anniversary.

**Thank you for making it to the end,
and I hope this helps!**

-Erik

