

# 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.

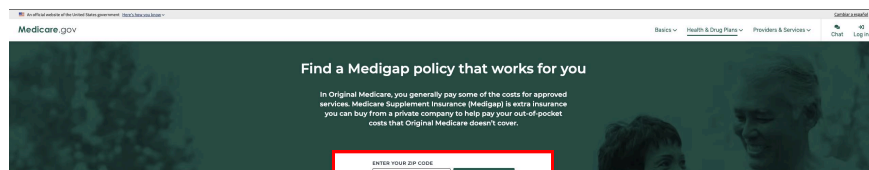
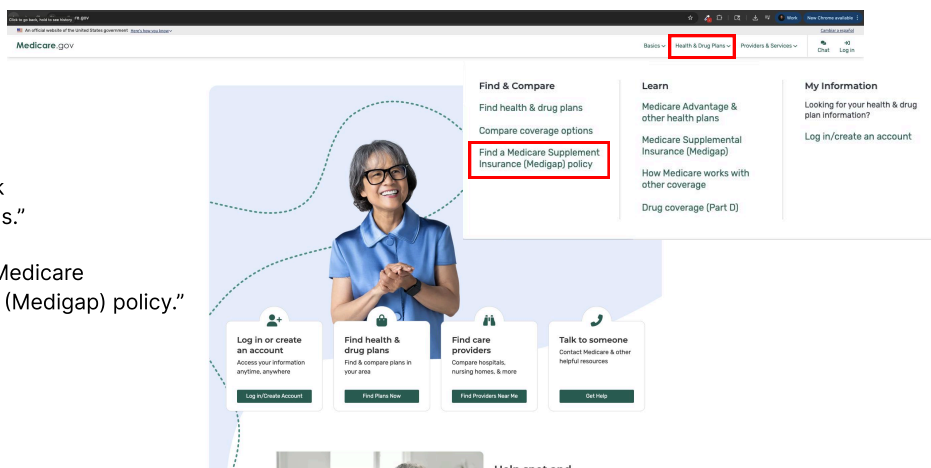
[Complete these in order.](#)

## 1. Advantage Plan Termination Letter

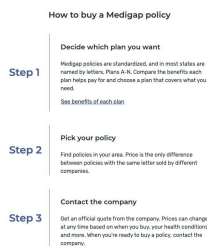
Your terminating Advantage plan insurance company will send you a letter notifying you of the plan's termination. Keep this. Don't throw it away.

## 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."



Medicare.gov

Step 1: Decide which plan you want

### Supplement Insurance (Medigap) plans in Utah

Change location

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

and 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/CONSURANCE**

**\$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 **\$55-\$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/CONSURANCE**

**\$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.

Official website of the United States government

Medicare.gov

Basics ▾ Health & Drug Plans ▾ Providers & Services ▾

Get help a coach Chat Log in

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

SORT BY: Monthly premium: low to high ▾

### 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:  
2040 E. 9th Street Cleveland, OH 44115

Phone number:  
800-352-5722

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**

Address:

**ATTAINED AGE PRICING**

Premiums are low for younger buyers, but go up as you get older and can

- 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**

