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protect you, and it  
must be clearly  
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Supplement  
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most states by letters.  
All policies offer the  
same basic Benefits  
[Glossary] but some  
offer additional  
benefits, so you can  
choose which one  
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Medigap policies are sold by private insurers, but they are strictly regulated by states and the federal government. These plans are available for people enrolled in Medicare Parts A and B, not for those who elect a Medicare Advantage plan.

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Medigap plans pay for costs such as deductibles and copays and other charges that Medicare doesn't cover.

**Learn How to  
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For more information on Medigap policies, you may call 1-800-633-4227 and ask for a free copy of the publication "Choosing a Medigap

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You may also call your  
State Health Insurance  
Assistance Program  
(SHIP) and your State  
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### **Medigap (Medicare Supplement Health Insurance) | CMS**

A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each

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have to buy separate policies. You can buy a Medigap policy from any insurance company that's licensed in your state to sell one. Any standardized Medigap policy is guaranteed renewable even if you have health problems.

## **What's Medicare Supplement Insurance (Medigap)? | Medicare**

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(Medigap) policy, or  
coverage from a  
former employer or  
union.) Part A. Part B.  
Most plans include:  
Part D. Extra benefits.  
Some plans also.  
include: Lower out-of-  
pocket costs. See  
Section 3, which starts  
on page 51 to learn  
more about Original  
Medicare. See Section  
4, which starts on page  
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## **Choosing a Medigap Policy - eHealthInsurance**

Buying a Medicare Supplement plan can be a smart decision for both your health and your finances; however, finding and choosing a policy can

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be overwhelming. This  
guide will explain the  
plans available in most  
states and help you  
determine which is  
best for you. Key Must-  
Knows about Medicare  
Supplement Coverage  
to Get You Started

**How to Choose a  
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Policy states on page  
14, the best time to

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purchase a Medicare  
supplement plan is  
during your Medigap  
Open Enrollment  
Period, a six-month  
period beginning the  
first day of the month  
in which you are 65 or  
older and first enrolled  
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