*the*Clearing

INDEPENDENT EDUCATION · NO PLAN SALES · NO CARRIER RECOMMENDATIONS

Before You Choose Medigap

What to check before buying, switching, or comparing Medicare Supplement coverage.

Medigap decisions can feel harder than they should because most people are told to compare premiums or pick a plan letter. That matters — but it is not the whole decision.

This guide helps you step back and check the questions that can affect your future choices.

USE THIS GUIDE IF YOU ARE

- ☐ Just learning about Medigap
- ☐ Turning 65 or enrolling in Part B soon
- ☐ Comparing Medigap vs. Medicare Advantage
- ☐ Choosing a Medigap policy
- ☐ Already have Medigap and your premium is rising
- ☐ Thinking about leaving Medicare Advantage for Medigap
- ☐ Helping a parent, spouse, or family member

THE BIG IDEA

Medigap is not just a plan choice.

THE 3 FUTURE-CHOICE QUESTIONS

QUESTION	WHAT IT MEANS
Can I get in?	Am I in a protected buying window, or could health underwriting apply?
Can I keep it?	Could the premium or total Medicare cost become uncomfortable later?
Can I change it later?	If costs rise or my needs change, will I have realistic switching options?

KEY IDEA

Medigap is not only about what a plan covers today. It is also about timing, future flexibility, and what happens if you want to change later.

WHERE ARE YOU RIGHT NOW?

Start with your situation.

- ☐ **I'm just learning.** I want to understand what Medigap is before going deeper.
- ☐ **I'm deciding between Medicare Advantage and Medigap.** I'm not sure which Medicare path fits me.
- ☐ **I'm turning 65 or enrolling in Part B soon.** I want to know when Medigap is easiest to buy.
- ☐ **I'm choosing a Medigap policy.** I'm comparing plan letters, companies, premiums, or discounts.
- ☐ **I already have Medigap.** My premium is rising, or I'm wondering whether I can switch.
- ☐ **I'm in Medicare Advantage and thinking about Medigap.** I want to know if I can move back to Original Medicare with Medigap.
- ☐ **I'm helping someone else.** I need to organize the facts before making decisions.

WHERE TO BEGIN

YOUR SITUATION	FIRST THING TO CHECK
Just learning	What Medigap does and does not do
Advantage vs. Medigap	Path decision before plan comparison
Turning 65 / Part B soon	Medigap timing window
Choosing a policy	Premium, company, discounts, future flexibility
Already have Medigap	Switching rules and state protections
Leaving Medicare Advantage	Access to Medigap before changing coverage
Helping someone else	Gather dates, current coverage, notices, and plan cards

WHAT MEDIGAP DOES AND DOES NOT DO

Medigap works with Original Medicare.

MEDIGAP USUALLY HELPS WITH

- [ ] Part A hospital coinsurance
- [ ] Part B coinsurance or copayments
- [ ] Some deductibles, depending on the plan letter
- [ ] Certain standardized benefits based on the plan type

MEDIGAP USUALLY DOES NOT INCLUDE

- [ ] Prescription drug coverage
- [ ] Routine dental
- [ ] Routine vision
- [ ] Routine hearing
- [ ] Long-term custodial care
- [ ] Medicare Advantage plan benefits

IMPORTANT

With Medigap, you generally stay in Original Medicare and add a supplement. With Medicare Advantage, a private plan provides your Part A and Part B benefits, usually with networks and plan rules.

THE TIMING WINDOW

When Medigap is usually easiest to buy.

THIS IS NOT THE SAME AS MEDICARE'S FALL OPEN ENROLLMENT

Medicare fall Open Enrollment happens every year and mainly affects Medicare Advantage and Part D drug plans. Medigap Open Enrollment is usually a one-time personal window tied to your Part B start date. It does not repeat every year.

MY TIMING CHECK

My 65th birthday month ....

My Medicare Part A start date ....

My Medicare Part B start date ....

My Medigap Open Enrollment may start ....

My Medigap Open Enrollment may end ....

I verified this with ....

GUARANTEED ACCEPTANCE

Getting accepted is not the whole decision.

IT CAN HELP WITH

- [ ] Getting into Medigap during your protected window
- [ ] Avoiding denial because of health history during that window
- [ ] Buying a policy sold in your state during Medigap Open Enrollment

IT DOES NOT AUTOMATICALLY GUARANTEE

- [ ] Your premium will stay low
- [ ] Discounts will always apply
- [ ] The lowest premium today will remain the best value later
- [ ] You can switch carriers later without health questions
- [ ] Your state will protect every future move

KEY IDEA

Guaranteed acceptance can help you get in. It does not automatically solve future affordability or switching flexibility.

MEDIGAP VS. MEDICARE ADVANTAGE

Before comparing plans, compare paths.

MEDIGAP MAY APPEAL IF YOU VALUE

- [ ] Broad access to providers who accept Medicare
- [ ] Fewer network concerns
- [ ] More predictable medical cost-sharing
- [ ] Less interest in changing medical plans each year
- [ ] Travel flexibility

MEDICARE ADVANTAGE MAY APPEAL IF YOU VALUE

- [ ] Lower monthly premiums
- [ ] Bundled medical and drug coverage
- [ ] Extra benefits, depending on the plan
- [ ] Willingness to use networks
- [ ] Willingness to review plan details each year

IMPORTANT QUESTION

If you choose Medicare Advantage first and want Medigap later, will you be able to get Medigap without underwriting? That answer depends on timing, trial rights, state rules, and your situation. Do not assume.

PATH PRIORITY WORKSHEET

Rate what matters most to you.

PRIORITY	RATING (1–5)
Keeping specific doctors	_____
Avoiding network rules	_____
Avoiding prior authorization friction	_____
Lower monthly premium	_____
Predictable medical costs	_____
Travel flexibility	_____
Extra benefits	_____
Willingness to review plans annually	_____

PRICING IS MORE THAN TODAY'S PREMIUM

Do not choose Medigap by premium alone.

PRICE FACTORS TO ASK ABOUT

- [ ] Current monthly premium
- [ ] Age-based pricing
- [ ] Tobacco status
- [ ] Whether the discount can change
- [ ] Company stability and service reputation
- [ ] Whether it is a high-deductible version
- [ ] Rating method
- [ ] ZIP code or region
- [ ] Household discount
- [ ] Past rate increases
- [ ] Whether the policy is Medicare SELECT

PREMIUM COMFORT CHECK

QUESTION	ANSWER
Current quoted premium	$__________
Would I be okay if it rose 10%?	Yes / No
Would I be okay if it rose 20%?	Yes / No
Would I be okay if it rose 30%?	Yes / No
Monthly premium that would feel uncomfortable	$__________

STATE RULES AND SWITCHING LATER

Your state can affect future choices.

DO NOT ASSUME

- [ ] “I can switch Medigap every year.”
- [ ] “My state has the same rules as my friend’s state.”
- [ ] “A birthday rule means I can upgrade to anything.”
- [ ] “If a carrier accepts me once, every carrier must accept me later.”
- [ ] “Medicare Advantage Open Enrollment gives me Medigap access.”

STATE RULE STARTER CHECK

QUESTION	ANSWER
My state	__________
Am I in my first Medigap Open Enrollment Period?	Yes / No / Not sure
Does my state have a birthday or anniversary rule?	Yes / No / Not sure
Can I switch to same-or-lesser benefits without underwriting?	Yes / No / Not sure
Does underwriting apply outside protected windows?	Yes / No / Not sure

ASSUMPTIONS TO AVOID

Medigap assumptions that can lead people sideways.

- [ ] **“The lowest premium is automatically best.”** Ask about rate history, discount rules, rating method, future affordability, and ability to switch later.
- [ ] **“Medicare Open Enrollment lets me change Medigap every year.”** Medigap switching rules are different from Medicare Advantage and Part D.
- [ ] **“Guaranteed acceptance means everything is protected forever.”** It mainly protects entry during a protected window — not future price comfort or switching flexibility.
- [ ] **“I can try Medicare Advantage and get Medigap later if I change my mind.”** Maybe. Timing, trial rights, underwriting, and state rules may matter.
- [ ] **“All companies are the same if the plan letter is the same.”** Benefits may be standardized, but premiums, discounts, service, and underwriting can differ.
- [ ] **“I should drop my current Medigap before applying elsewhere.”** Do not drop first. Verify replacement coverage before making changes.
- [ ] **“My friend’s Medigap rule applies to me.”** State, timing, age, current coverage, and prior coverage can all matter.

BEFORE YOU CHOOSE OR SWITCH MEDIGAP

Before-you-sign checklist.

TIMING AND ACCESS

- [ ] I know my Part B start date.
- [ ] I know whether I am in my Medigap Open Enrollment Period.
- [ ] I know whether a guaranteed-issue right may apply.
- [ ] I know whether underwriting could apply.
- [ ] I know not to drop current coverage before replacement coverage is confirmed.

PLAN, PRICE, AND COMPANY

- [ ] I understand the plan letter I am choosing.
- [ ] I know what Medigap does and does not cover.
- [ ] I know drug coverage is usually separate through Part D.
- [ ] I checked the current monthly premium.
- [ ] I asked how the premium can change over time.
- [ ] I asked whether household discounts apply.
- [ ] I asked whether discounts can change or disappear.
- [ ] I compared more than one company if appropriate.

STATE AND FUTURE FLEXIBILITY

- [ ] I checked my state's Medigap switching rules.
- [ ] I know whether my state has a birthday or anniversary rule.
- [ ] I know whether I can switch later without underwriting.
- [ ] I know what happens if I want to move from Medicare Advantage to Medigap later.

WHERE TO VERIFY

Start with the right source.

QUESTION	WHERE TO VERIFY
What Medigap is	Medicare.gov
Medigap Open Enrollment	Medicare.gov
Guaranteed-issue rights	Medicare.gov / SHIP
Whether you can switch Medigap later	State Dept. of Insurance / SHIP
Plan benefit differences	Medicare.gov Medigap comparison tools
Carrier premium and discounts	Carrier / licensed professional
Medicare Advantage vs. Medigap	Medicare.gov / SHIP
Part D drug coverage	Medicare Plan Finder / Part D plan
IRMAA	SSA.gov
State-specific consumer protections	State Department of Insurance
Free counseling	SHIP

SEARCH SAFETY NOTE

Private websites can be helpful for education, but verify important decisions with official or direct sources before acting.

YOUR NEXT 3 ACTIONS

What should you do next?

1. ....

2. ....

3. ....

SUGGESTED NEXT STEPS

- [ ] Use the free Medigap Specialist tool
- [ ] Check whether I am in my Medigap Open Enrollment Period
- [ ] Check state Medigap switching rules
- [ ] Verify whether underwriting could apply
- [ ] Use The Clearing to build a guided review packet
- [ ] Confirm my Part B start date
- [ ] Compare Medicare Advantage vs. Medigap path
- [ ] Ask about household discounts and rate history
- [ ] Talk with SHIP

VISITOR SCENARIOS

How people use The Clearing.

THE COMMON THREAD

In each case, the first move is not comparing plan letters — it is checking access, timing, and state rules before making a change.

READY TO APPLY THIS?

Put the checklist to work.

PAID MEMBERSHIP — BEST FOR

- [ ] Choosing Medigap for the first time
- [ ] Checking future flexibility
- [ ] Considering a switch
- [ ] Comparing Medigap vs. Medicare Advantage
- [ ] Reviewing a rate increase
- [ ] Helping a parent or spouse

> *This guide gives you the checklist. The Clearing helps you work through it.*