

EXPLORING MEDIGAP OPTIONS

Several months ago, WARF sponsored a "Navigating Retirement" session on alternative supplemental Medicare insurance coverage for spouses. The speaker was Lisa Fuller, Medicare/Medicaid Assistance Program (MMAAP) Regional Coordinator and Care Navigator from Senior Services Southwest, in Kalamazoo. She provided resources and direction for those exploring alternatives to WMU's health care plan for spouses.

Now is the time to research options for dependents. Western's open enrollment period is relatively brief, usually beginning in October. Remember that Western's plan includes vision, dental, and prescription coverages, thus adding to costs.

It is WARF's understanding that dependents who opt out of WMU coverage can return to Western's plan only during the annual open enrollment period, and only if their related WMU retiree is still living. Confirm with WMU Human Resources to be sure.

Listed below are some of the basic facts, considerations and sources of information which emerged from Lisa Fuller's presentation:

1. "Supplemental Health Insurance" is officially called "Medigap Insurance" by Medicare.
2. There are 10 federally approved Medigap policy formats that may be offered by health insurance companies across the country. The ten plans differ with regard to coverage, co-pays and deductibles. Even for the same plan, premium costs may (and usually do) vary according to the insurance company offering the plan, dependent's age, and zip code residence. Individual insurance companies may offer several of the federally approved Medigap plans.
3. Visit www.Medicare.gov/find-a-plan on the web. This website provides information on Medigap policies, what each Medigap policy covers and how to contact the insurance companies in your area. Many Medigap policies do not provide coverage for vision, dental or prescriptions.
 - Decide what healthcare benefits you want, including dental, vision and prescription coverage.
 - Visit healthcare insurance company websites to see if they sell Medigap policies that you are interested in. Or call healthcare insurance companies in your area.
 - Decide which of the standardized Medigap policies meet your needs.

4. WARF has assembled a folder of the materials presented by Lisa Fuller for your review at the WMU AAUP offices during business hours. This includes the Centers for Medicare and Medicaid Services (CMS) publication “Choosing a Medigap Policy: A Guide to Health Insurance for People on Medicare, 2015” which is no longer available for distribution to the public.
5. Contact your “State Health Insurance Assistance Program” (in Michigan, 1-800-803-7174) or your “State Insurance Department” (in Michigan, 1-877-999-6442). Ask if they have a “Medigap rate comparison shopping guide”.
6. IF YOU LIVE IN KALAMAZOO COUNTY, Lisa Fuller from Kalamazoo Senior Services indicates that you can call Kalamazoo Senior Services at 382-0515, ext 201 to set up an individual meeting at Senior Services in Kalamazoo to go over the Medigap plans, what they cover, which Michigan companies carry the plans and how to contact them. You will be provided information, but you will not be provided with a recommendation on which plan is best for you. This program has special funding and is provided to residents of Kalamazoo County.

IF YOU LIVE IN MICHIGAN, BUT OUTSIDE OF KALAMAZOO COUNTY, you can call the same number (269-382-0515, ext 201) and they will try to identify the contact agency in your county.

7. IF YOU LIVE OUTSIDE OF MICHIGAN, OR DO NOT KNOW YOUR CONTACT AGENCY
 - Visit [Medicare.gov/finding a plan](https://www.medicare.gov/finding-a-plan)
This website will help you find information on Medigap policies, what each Medigap policy covers and how to contact the insurance companies in your area.
 - Contact your State Health Insurance Assistance Program (in Michigan, 1-800-803-7174) or your State Insurance Department (in Michigan, 1-877-999-6442). Ask if they have a “Medigap rate comparison shopping guide”.

Follow the same steps as # 3 and # 4 above

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