

# Medicare supplement changes

## Effective June 1, 2010

### Why is the model for the standard Medigap insurance policies being revised?

The Medicare Modernization Act (MMA) encouraged the National Association of Insurance Commissioners (NAIC) to modernize the Medigap insurance marketplace. The NAIC's Senior Issues Task Force developed a revised Medigap model law and regulation. Then on July 15, 2008, Congress enacted the Medicare Improvements for Patients and Providers Act (MIPPA) that authorized the states to put the NAIC's changes into effect. Congress saw that Medigap insurance had not kept up with some of Medicare's changes. For more information, visit <http://bit.ly/akYa9A>.

Age chosen=65

Medigap benefits	A	B	C	D	F*	G	K	L	M	N
Basic benefits	X	X	X	X	X	X	X****	X****	X	X****
Part A: Inpatient hospital deductible		X	X	X	X	X	50%	75%	50%	X
Part A: Skilled-nursing facility co-insurance			X	X	X	X	50%	75%	X	X
Part B: Deductible			X		X					
Foreign travel emergency**			X	X	X	X			X	X
Part B: Excess charges					100%	100%				
2010 out-of-pocket limit							\$4,620***	\$2,310***		

Basic benefits include:

- Part A daily hospital inpatient co-insurance charges
- All hospital costs after the Medicare benefit is used up
- Part B co-insurance charges (except N: \$20 copay per office visit, \$50 copay per emergency room visit)
- Part B co-insurance charges for palliative drugs during respite care and respite care charges
- First three pints of blood

\*Medigap Plan F also offers a high-deductible option. You must pay for Medicare-covered costs up to the high-deductible amount (\$2,000 in 2010) before your Medigap policy pays anything.

\*\*You must also pay a separate deductible for foreign travel emergency (\$250 per year).

\*\*\*After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

\*\*\*\*Must cover at least part of the basic benefit.