



SENIORS! Are you paying too much for your Medicare Supplement?

FYI, Medicare Supplement and Medigap Policy are interchangeable terms.

Let's face it, seniors that have a Medicare Supplement REALLY LOVE THEM; including my wife and I and especially if they have a Plan F, G or N. As long as the Doctor, Hospital etc. accept Medicare the Plan F, for example, covers everything that Medicare does not cover including excess charges. The Plan G however, which is becoming more and more popular, covers exactly the same as Plan F except for the, once a year, \$147 deductible for Medicare Part B. The difference in savings between the premiums is usually way more than the \$147. **Example:** For a 65 year old, an Aetna Plan F is \$150.19 a month and Aetna's Plan G is \$115.95, the difference is \$34.24 a month. $\$34.24 \times 12 \text{ months} = \$410.88 - \$147.00 = \mathbf{\$263.88 \text{ saving}}$ per year or about \$22.00 a month with a Plan G over the Plan F. **Multiply that savings times two, for a couple, every little bit helps!*

UPDATE!! I JUST SAVED A COUPLE OVER \$148 A MONTH. Yes, A MONTH. They changed from Plan F to a Plan G, & an N. There are plans out there far more expensive than Aetna for the exact same coverage.

Which one do you have? Are you paying too much? I Broker many Plans, I want to help you save if I can.

As folks move up in age their Medicare Supplement or Medigap policy premium slowly increases. The one thing to remember is that all Med. Supp. Plans, A, F, G, and N etc. cover the same thing no matter which company sells it, i.e. **All Plan F's are the same; all Plan N's are the same etc.** The plan benefits are set by the Federal Government. Once the copay and or premium, if any, is satisfied there are no more out of pocket costs. This gives us seniors a **Peace of Mind**, and, the knowledge that we are always within budget. **What isn't the same** is the monthly premium that different companies charge for these plans. **Example given;** for a 65 year old, a Plan F premium can be anywhere from \$128.00 per month to over \$220.00 for the same identical plan.

Insurance companies set their rates depending on if they've had good or bad experiences with an age group, specific plan or zip code or maybe even, what they think the market will bear, LOL!

Companies that sell Medicare Supplements are allowed to use medical underwriting questions to decide whether to accept you as a client, (Plans G & N always require underwriting). There are only limited times Guaranteed Issue is offered. One is when you turn 65, another is if you have lost credible Medigap coverage out of your control i.e. the company discontinues your plan in your state etc. Otherwise; if you're healthy you won't have a hard time being accepted but if you have some health challenges you may not be given the coverage and you will have to turn to a Part C Advantage Plan during Open Enrollment.

Here is a reference link for you to use at the Idaho Department of Insurance to compare Medigap rates.

<http://www.doi.idaho.gov/shiba/shmedigap.aspx>. **The rates there are not up-to-date** but you'll get an idea how different companies charge different rates for the same plan & coverage.

FYI, Medigap policies do not cover long-term care, dental care, hearing aids, eyeglasses, or private-duty nursing. BTW, I have a Great Dental/Vision/Hearing plan available.

You can change Medigap plans any time during the year w/ underwriting. (This is not a Part C Advantage Plan)

Call me, Bob Arnett, or your agent with questions at 208 570 8390; or visit my website for information.

WWW.ALISPROTECT.COM

~~ COMPARE YOUR RATES WITH THE RATES BELOW OR ON THE BACKSIDE OF THIS ARTICLE ~~

Premiums - Monthly Bank Draft

Zip Codes: 832-838

A one-time \$25 policy fee applies to each application

Age	Non-Tobacco				Tobacco			
	A	F	G	N	A	F	G	N
65	114.65	141.54	116.77	99.08	131.85	162.77	134.29	113.94
66	114.65	141.54	116.77	99.08	131.85	162.77	134.29	113.94
67	114.65	141.54	116.77	99.08	131.85	162.77	134.29	113.94
68	117.59	145.17	119.77	101.62	135.23	166.95	137.73	116.86
69	120.61	148.90	122.84	104.23	138.70	171.23	141.26	119.86
70	123.70	152.71	125.99	106.90	142.25	175.62	144.89	122.94
71	126.87	156.63	129.22	109.64	145.90	180.13	148.60	126.09
72	130.13	160.65	132.54	112.45	149.64	184.75	152.42	129.32
73	133.43	164.72	135.90	115.31	153.44	189.43	156.28	132.60
74	136.81	168.90	139.35	118.23	157.33	194.24	160.25	135.97
75	140.28	173.19	142.88	121.23	161.33	199.17	164.31	139.42
76	143.84	177.58	146.51	124.31	165.42	204.22	168.48	142.95
77	147.49	182.09	150.22	127.46	169.61	209.40	172.75	146.58
78	151.19	186.65	153.99	130.65	173.86	214.65	177.08	150.25
79	154.97	191.32	157.84	133.93	178.22	220.02	181.52	154.02
80	158.86	196.12	161.80	137.28	182.68	225.54	186.07	157.88
81	162.84	201.03	165.85	140.72	187.26	231.19	190.73	161.83
82	166.91	206.07	170.01	144.25	191.95	236.98	195.51	165.88
83	170.89	210.97	174.05	147.68	196.52	242.61	200.16	169.83
84	174.95	215.99	178.19	151.19	201.19	248.38	204.92	173.87
85	179.11	221.12	182.43	154.79	205.98	254.29	209.79	178.00
86	183.37	226.38	186.77	158.47	210.88	260.34	214.78	182.24
87	187.73	231.77	191.21	162.24	215.89	266.53	219.89	186.57
88	189.61	234.09	193.12	163.86	218.05	269.20	222.09	188.44
89	191.51	236.43	195.05	165.50	220.23	271.89	224.31	190.32
90	193.42	238.79	197.00	167.15	222.43	274.61	226.55	192.23
91	195.35	241.18	198.97	168.83	224.66	277.36	228.82	194.15
92	197.31	243.59	200.96	170.51	226.90	280.13	231.11	196.09
93	199.28	246.03	202.97	172.22	229.17	282.93	233.42	198.05
94	201.27	248.49	205.00	173.94	231.47	285.76	235.75	200.03
95	203.29	250.97	207.05	175.68	233.78	288.62	238.11	202.03
96	203.29	250.97	207.05	175.68	233.78	288.62	238.11	202.03
97	203.29	250.97	207.05	175.68	233.78	288.62	238.11	202.03
98	203.29	250.97	207.05	175.68	233.78	288.62	238.11	202.03
99	203.29	250.97	207.05	175.68	233.78	288.62	238.11	202.03

Modal Factors: Annual = MBD x 12; SA = MBD x 6; Q = MBD x 3