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## MEDICARE PART A and PART B (Including Medicare Supplemental Insurance) ENROLLMENT GRID

	INITIAL ENROLLMENT (Penalty Free)*															GENERAL ENROLLMENT (Penalties!)							
	Mo 1	Mo 2	Mo 3	Age 65	Mo 5	Mo 6	Mo 7	Mo 8	Mo 9	Mo 10	Mo 11	Mo 12	Mo 13	Mo 14	Mo 15	Jan	Feb	Mar	Apr	May	Jun	Jul #	Aug
Part A/B Sign-up																							
Part A/B Effective																							

- = Enrollment Period
- = Eligibility Effective First of Month
- = Medigap Sign-up period Available Regardless of Health Status
- = No Sign-up Available

**\*SPECIAL ENROLLMENT PERIOD:** If you didn't sign-up during Initial Enrollment Period because you or a spouse were **working** and **covered** by an employer or union health plan you may sign-up penalty-free within 8 months following the **first** of (i) end of employment or (ii) end of health plan coverage. You will have 6 months from the effective date of your enrollment to sign-up for a Medigap (Medicare Supplement) policy.

**PENALTIES:** If you do not sign-up for Part B during an Initial Enrollment Period or a Special Enrollment Period, you will pay an extra 10% per month for each full 12 month period you could have had Part B, but did not because you failed to sign-up. (E.g., if regular monthly premium is \$96.40, and fail to sign-up for 2 years, premium increases by \$19.28 to \$115.68 per month).

**IMPORTANT MEDIGAP NOTE:** The **ONLY** time a Medigap provider must offer a policy with premiums that do not account for your current health is within 6 months of the **LATER** of your first becoming enrolled in Part B or age 65. Drop a policy (for example to go to an Advantage Plan), then later "pick-up" a policy and you will be "rated" on health (either more premiums or may not be able to secure a policy).

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## MEDICARE SUPPLEMENTAL INSURANCE (MEDIGAP) PLAN COMPARISON CHART (2011)

BENEFIT:	PLAN LETTER:	A	B	C	D	F	G	K	L	M	N
Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up		X	X	X	X	X	X	X	X	X	X
Medicare Part B Coinsurance or Copayment		X	X	X	X	X	X	50%	75%	X	X
Blood (First 3 Pints)		X	X	X	X	X	X	50%	75%		
Part A Hospice Care Coinsurance or Copayment		X	X	X	X	X	X	50%	75%	X	X
Skilled Nursing Facility Coinsurance				X	X	X	X	50%	75%	X	X
Part A Deductible			X	X	X	X	X	50%	75%	50%	X
Part B Deductible				X		X					
Part B Excess Charges						X	X				
Foreign Travel Emergency (Up to Plan Limits)				X	X	X	X			X	X
Medicare Preventive Care Part B Coinsurance		X	X	X	X	X	X	X	X	X	X
Out-of-Pocket Limit***		NONE	NONE	NONE	NONE	NONE	NONE	\$4,640	\$2,320	NONE	NONE

\* Plan F also offers a high-deductible plan. You must pay for Medicare-covered costs up to the deductible amount of \$2,000 (in 2011) before your Medigap plan pays anything.

\*\* Plan N pays 100% of the Part B coinsurance except a \$20 copay for office visits, and \$50 for ER visits. NONE

\*\*\* After you meet your out-of-pocket yearly limit, and your yearly Part B deductible of \$162 (in 2011), the Medigap plan pays 100% of covered services for the rest of the calendar year. The out-of-pocket limit is the maximum amount you would pay for coinsurance and copayments.