



ADDITIONAL INSURANCE COVERAGE

If you have Original Medicare, you have the option to add two additional kinds of insurance coverage: stand-alone prescription drug plans and Medigap (Medicare Supplement) policies.

These options are offered by private companies instead of the federal government.

	Part D Prescription Drug Coverage	Medigap Policies
WHAT'S COVERED?	Plans cover prescription drugs you use that are included in the plan's list of drugs covered, or formulary.	In general, Medigap policies cover you for costs that aren't covered by Part A and Part B, like deductibles, copayments, and coinsurance.
OFFERED BY	Private insurance companies which must meet benefits standards set by the federal Medicare program.	Private insurance companies whose offerings are approved by state insurance departments.
PREMIUM	Premiums are set by the company and approved by state regulators; they may vary widely.	Premiums are set by the company and approved by state regulators; they may vary widely.
DEDUCTIBLE	Some plans charge an annual deductible, and some don't.	Do not require deductibles of their own, except for some high-deductible policies.
COPAYMENT	Most plans charge a copayment each time you fill a prescription.	Do not require copayments of their own.
COINSURANCE	Some plans charge a percentage of the cost each time you fill a prescription.	Do not require coinsurance of their own.
CAN I BE REFUSED COVERAGE?	No. Anyone eligible for Medicare can enroll in Part D.	During the six-month period after you join Part B, you have a right to buy any Medigap policy sold in your state. After that, you may have to answer medical questions, and the answers could determine whether the company will cover you and the amount it will charge you. Once you have a Medigap policy, it cannot be taken away from you as long as you pay your premium.