



LOCAL HELP FOR PEOPLE WITH MEDICARE

Indiana Department of Insurance

SHIP (800) 452 - 4800

TTY 866-846-0139

Medicare Supplements in Indiana

The following companies have been approved by the Indiana Department of Insurance to sell individual standardized Medicare Supplemental Insurance policies, also called Medigap policies.

Starting January 1, 2020, people new to Medicare won't be allowed purchase Plans C and F. If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.

Company Name	Phone Number	Plans for People 65 or Over	Plans for People Under 65	Medicare Select Plans
✓ AARP - (United Health Care) Members Only	(800) 523-5800	A, B, C, F, G, K, L, N		C, F
✓ Aetna Health and Life Insurance Company	(800) 264-4000	A, B, F, F+, G, N	A	
✓ Anthem Insurance Company Inc.	(855) 715-5320	A, F, G, N		
✓ Assured Life Association	(877) 223-3666	A, F, G, N	A	
✓ Bankers Fidelity Assurance Company	(800) 241-1439	A, F, F+, G		
✓ Colonial Penn Life Insurance Company	(800) 800-2254	A, B, D, F, F+, G, G+, K, L, M, N		
Combined Insurance Company of America	(800) 544-5531	A, F, G, N		
Companion Life Insurance Company	(800) 753-0404	A, F, G		
✓ Equitable National Life Insurance Company	(888) 352-5170	A, F, G, N		
Erie Family Life Insurance Company	(800) 458-0811	A, F, G, N		
✓ Everence Association, Inc.	(800) 348-7468	A, C, F, G, L, N		
✓ Everest Reinsurance Company	(844) 301-0395	A, C, D, F, G, N		
✓ Globe Life and Accident Insurance Company	(888) 678-3403	A, B, C, F, F+, G, N		
✓ GPM Health and Life Insurance Company	(866) 242-7573	A, F, G, N	A	
Great Southern Life Insurance Company (Americo)	(800) 231-0801	A, F, F+, G, N		
✓ Greek Catholic Union of the USA	(877) 358-4741	A, F, G, N		
✓ Guarantee Trust Life Insurance Company	(800) 338-7452	A, F, G, N	A	
✓ Humana Insurance Company	(888) 371-9538	A, F, F+, G, G+, N	A	
✓ Individual Assurance Company	(888) 524-3629	A, F, G, N	A	
Lumico Life Insurance Company	(855) 774-4491	A, F, G, N		

Company Name	Phone Number	Plans for 65 or Over	Plans for under 65	Medicare Select Plans
✓ Medico Life and Health Insurance Company	(800) 547-2401	A, F, F+, G, N		
✓ Members Health Insurance Company (Farm Bureau)	(888) 708-0123	A, B, C, D, F, G, M, N		
Nassau Life Insurance Company	(860) 403-5000	A, F, G, N	A	
✓ National Guardian Life Insurance Company	(877) 888-1511	A, F, G, N		
✓ National Health Insurance Company (National General)	(888) 781-0580	A, F, F+, G, N		
✓ New Era Life Insurance Company	(800) 552-7879	A, F, F+, G, G+, N		
Oxford Life Insurance Company	(866) 641-9999	A, F, G, N		
Pan-American Life Insurance Company	(855) 777-0400	A, F, G, N	A	
✓ Pekin Life Insurance Company	(800) 322-0160	A, F, G, N		
Philadelphia American Life Insurance Company	(800) 552-7879	A, C, D, F, F+, G, N		
✓ Physician's Mutual Life Insurance Company	(800) 228-9100	A, D, F, F+, G, N		
Prosperity Life Group (S.USA)	(877) 725-4872	A, F, G	A	
✓ Puritan Life Insurance Company of America	(888) 474-9519	A, F, G, N		
Renaissance Life & Health Insurance Company	(800) 745-7509	A, F, G, N		
✓ Reserve National Insurance Company	(800) 654-9106	A, C, F, F+, G, N		
✓ Sentinel Security Life Insurance Company	(800) 247-1423	A, F, G, N		
✓ Shenandoah Life Insurance Company	(800) 848-5433	A, F, G, N	A	
State Farm Mutual Insurance Company	(844) 242-1899	A, C, D, F, G, N		
✓ The Order of United Commercial Travelers of America	(800) 848-0123	A, B, C, D, F, G, N		
✓ Thrivent Financial for Lutherans	(800) 847-4836	A, F, G, N	A	
Union Security Insurance Company (Assurant)	(800) 852-2244	A, F, G, N		
✓ United American Insurance Company	(800) 331-2512	A, B, C, D, F, F+, G, G+, K, L, N	A	
United States Fire Insurance Company	(973) 490-6600	A, B, F, G, G+, K, L, N		
United World Life Insurance Company (Mutual of Omaha)	(800) 667-2937	A, F, F+, G, G+, N		
USAA Life Insurance	(800) 515-8687	A, F, G, N		
Western United Life Assurance Company	(800) 877-7703	A, C, F, G, N		
✓ Wisconsin Physicians Service Insurance Corp.	(800) 236-8809	A, G, K, L, N	A	

✓ *Indicates plans that have crossover with Medicare for claims*

+ *Indicates plans with a high deductible*

To compare Medigap premiums go to: www.in.gov/idoi/medigap

OVERVIEW OF MEDIGAP PLANS A-N

Medigap Benefits	A	B	C	D	F*	G*	K	L	M	N
Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Part B coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES***
Blood (first 3 pints)	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Part A hospice care coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Skilled nursing facility care coinsurance	NO	NO	YES	YES	YES	YES	50%	75%	YES	YES
Part A deductible	NO	YES	YES	YES	YES	YES	50%	75%	50%	YES
Part B deductible	NO	NO	YES	NO	YES	NO	NO	NO	NO	NO
Part B excess charge	NO	NO	NO	NO	YES	YES	NO	NO	NO	NO
Foreign travel exchange (up to plan limits)	NO	NO	80%	80%	80%	80%	NO	NO	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$5,880 for 2020	\$2,940 for 2020	N/A	N/A

* Plan F and G also offer a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,340 (in 2020) before your Medigap plan pays anything.

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

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.