



## Navigating 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	A	C, F
Accendo Health	(800) 746-7287	A, F, G, N	A	
✓ 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) 223-4244	A, F, G, N	A	
✓ Bankers Fidelity Assurance Company	(800) 241-1439	A, F, F+, G, G+, N		
Cigna National Health Insurance Company	(855) 832-2744	A, F, G, N	A	
✓ Colonial Penn Life Insurance Company	(800) 800-2254	A, B, D, F, F+, G, G+, K, L, M, N	A	
Combined Insurance Company of America	(800) 544-5531	A, F, G, N	A	
✓ Erie Family Life Insurance Company	(800) 458-0811	A, F, G, N	A	
✓ Everence Association, Inc.	(800) 348-7468	A, C, F, G, L, N	A	
✓ Everest Reinsurance Company	(844) 301-0395	A, C, D, F, G, N	A	
✓ Federal Life Insurance Company	(800) 233-3750	A, F, G, G+, N	A	
✓ Globe Life and Accident Insurance Company	(888) 678-3403	A, F, G, G+, N	A	
✓ GPM Health and Life Insurance Company	(866) 242-7573	A, F, G, N	A	
✓ 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	

Company Name	Phone Number	Plans for 65 or Over	Plans for under 65	Medicare Select Plans
✓ Indiana Farm Bureau Health Plans (MHIC)	(888) 708-0123	A, B, C, D, F, G, M, N	A	
✓ Lumico Life Insurance Company	(800) 321-0102	A, F, G, N	A	
Manhattan Life Assurance Company of America	(800) 877-7703	A, F, G, N	A	
Medico Corp Life Insurance Company	(800) 228-6080	A, F, F+, G, G+, N		
Nassau Life Insurance Company	(860) 403-5000	A, F, G, N	A	
✓ National Health Insurance Company (Allstate)	(800) 255-7828	A, F, F+, G, N	A	
✓ New Era Life Insurance Company	(800) 552-7879	A, C, F, F+, G, G+, N	A	
Pan-American Life Insurance Company	(855) 777-0400	A, F, G, N	A	
✓ Pekin Life Insurance Company	(800) 322-0160	A, F, G, N	A	
Physicians Life Insurance Company	(800) 325-6300	A, F, F+, G, G+		
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	A	
✓ Resource Life Insurance Company	(855) 266-8218	A, F, G	A	
✓ State Farm Mutual Automobile Insurance Company	(844) 242-1899	A, C, D, F, G, N		
The Capitol Life Insurance Company	(800) 731-4300	A, F, G, N		
✓ The Order of United Commercial Travelers of America	(800) 848-0123	A, B, C, D, F, G, N		
✓ Transamerica Life Insurance Company	(866) 205-9120	A, B, C, D, F, G, K, L, M, N	A	
✓ 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		
USAA Life Insurance Company	(800) 515-8687	A, F, G, N	A	
✓ Wisconsin Physicians Service Insurance Corp.	(800) 236-8809	A, C, F, G, K, L, N	A	

✓ Indicates plans that have crossover with Medicare for claims

+ Indicates plans with a high deductible

# 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						
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	\$6,940 for 2023	\$3,470 for 2023	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 \$2,700 (in 2023) 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.

