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**What You Should Know About Medigap - Massachusetts**

A Medigap policy (also called Medicare Supplement Insurance) is private health insurance that supplements Original Medicare. This means it helps pay some of the costs (“gaps”) that Original Medicare doesn’t cover (like copayments, coinsurance, and deductibles). If you have Original Medicare and a Medigap policy, Medicare will pay its share for covered health care costs then your Medigap policy pays its share.

Medigap coverage is different from your <plan name> coverage. Medigap policies only help pay if you are in Original Medicare. You don’t need a Medigap policy if you’re in a Medicare health plan.

In Massachusetts, there are two Medigap policies: Medicare Supplement Core and Medicare Supplement 1\*. Insurance companies can charge different premiums for the same policies, so be sure to compare.

**Your Right to Buy a Medigap Policy**Guaranteed issue rights (also called “Medigap protections”) are rights you have when insurance companies must offer you certain Medigap policies. In most cases, you have a guaranteed issue right when you lose coverage in your Medicare health plan. If you buy a Medigap policy when you have guaranteed issue rights, the insurance company must sell you a policy, must cover pre-existing conditions, and can’t charge you more because of any health problems. If you’re under 65, you may not be able to buy a Medigap policy until you’re 65.

**Because you’re losing coverage under <Plan Name>, you have a guaranteed issue right to buy a Medigap policy. Make sure you keep a copy of the letter that says your coverage is ending. Because your coverage under our plan ends December 31, 2025, you must buy a Medigap policy no later than March 4, 2026. If you leave our plan before**

**December 31, 2025, you have 63 calendar days from the day your coverage ends to buy a Medigap policy.**

You may also have a guaranteed issue right in these situations:

* If you are still in your Medigap Open Enrollment Period, you can buy any Medigap policy beginning the first month you have Medicare Part B and you’re 65 or older. This 6-month federal Medigap Open Enrollment Period is a one-time opportunity.
* If you are in an employer group that pays after Medicare, you can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020. You can do so beginning on the date you receive a notice of termination or your current employer group coverage that pays after Medicare ends, or on a claim denial (if this is the only way you know that your coverage ended) and ending 63 days after such notice.
* If you joined a Medicare Advantage or Program of All-Inclusive Care for the Elderly (PACE) plan when you were first eligible for Medicare Part A at 65, and within the first 12 months of joining, you decide you want to switch to Original Medicare, you can buy any Medigap policy no later than 63 days after your coverage ends.
* If you dropped a Medigap policy to join a Medicare Advantage, Cost, or PACE plan for the first time, you have been in the plan less than a year, and you want to switch back, you can buy the Medigap policy you had before if the same insurance company still sells it. If not, you can buy certain Medigap policies, depending on whether you're new to Medicare on or after January 1, 2020. You have 63 calendar days from the day your coverage ends to buy a Medigap policy.

Federal law requires the protections described above. **Your State may have laws that provide more Medigap protections.**

**Medigap Open Enrollment in Massachusetts**

Massachusetts also has an Annual Open Enrollment Period for Medigap that runs from   
February 1, 2026, through March 31, 2026. If you elect to buy a Medigap policy during this time, your coverage will be effective on June 1, 2026.

**You Can Buy a Medigap Policy Now**

If you want to buy a Medigap policy, follow these steps:

1. Call <Name of SHIP> to learn more about which policies are available.
2. Contact the company that sells the Medigap policy and ask for an application.
3. Fill out the application and make a copy of the letter that came with this mailing. It will prove that you have special rights to buy a Medigap policy.
4. Mail the application and a copy of the letter to the Medigap insurance company.

**Get Help Comparing Your Options**<*plans opting to notify enrollees of alternative enrollment options through outbound calls should include the following language:* <Plan Name> will call you to explain how you can get help comparing plans. You can also:>

* **Call <Name of SHIP> at <SHIP Phone> or TTY: <TTY number>, <days and hours of operation>.** Counselors are available to answer your questions, discuss your needs, and give you information about your options and Medigap policies. All counseling is **free**.
* **Visit** [**Medicare.gov**](http://www.medicare.gov)**.** Click on “Find a Medicare Supplement Insurance (Medigap) policy” for information on Medigap policies and tools that can help you find plans available in your area. **Call 1-800-MEDICARE (1-800-633-4227).** This toll-free help line is available 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.

<*plans opting to notify enrollees of alternative enrollment options through written description should include the following language:* You may also refer to the attached list of all Medicare health and prescription drug plans in your area.> If you want to join one of these plans, call the plan to get information about their costs, rules, and coverage.

You can get this information for free in other formats, such as large print, braille, or audio. Call <toll free number>. The call is free.

“ATTENTION: If you speak [insert language], language assistance services, free of charge, are available to you. Call 1-XXX-XXX-XXXX (TTY: 1-XXX-XXX-XXXX).”

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