

Medicare Supplement (Medigap) Information (2025)

Beneficiary Responsibility in Original Medicare without Medigap (Supplement)

BENEFICIARY PAYS

Part A (Hospital Inpatient) coinsurance & hospital costs	1st 60 Days \$0*	61 - 90 \$419/day	91 - 150 \$838/day	Over 150 100%	* However, see Part A benefit-period deductible, below
Part B (Physician & Outpatient) coinsurance or copayment	20%	except for 5% for inpatient respite care			
Blood (first 3 pints)	100%				
Hospice care coinsurance or copayment	\$0				
Skilled nursing facility coinsurance	1st 20 Days \$0	21 - 100 \$209.50/day	Over 100 100%	Total for the first 1-60 days of each benefit period	
Part A benefit-period deductible	\$1,676				
Part B annual deductible	\$257				
Part B excess charges (when additional 15% allowed)	100%				
Foreign travel emergency	100%				

Standard Medigap Plan Coverage

In Arizona, there are limited options for Medicare beneficiaries younger than age 65. Contact SHIP for details.

Medigap (Supplemental) plan coverage after Medicare pays its portion.

Benefit	Plan									
	A	B	D	F ¹	G	G (HD) ²	K	L	M	N ³
Part A coinsurance & hospital costs	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A benefit-period deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B annual deductible				100%						
Part B excess charges				100%	100%	100%				
Foreign travel emergency			80%	80%	80%	80%			80%	80%
						Deductible	Out of pocket limit			
						\$2,870	\$7,220	\$3,610		
1 After 1/1/2020, F plans are only available in special circumstances: (a) People who turned 65 prior to 1/1/2020 can get an F plan. (b) People on disability or with ESRD, on Medicare prior to 1/1/2020, can get an F plan when they turn 65.										
2 G (High Deductible) provides the indicated coverage after a deductible of \$2,870 in 2025										
3 N pays 100% of Part B coinsurance except for a copayment of up to \$20 for some office visits & up to \$50 for emergency room visits that do not result in an inpatient admission.										

Number of Medigap Plans Available in Maricopa County and the Range of Prices Among Companies*

Plan		A	B	D	F	G	G (HD)	K	L	M	N
Number of Companies Offering this Plan		36	6	4	36	36	15	5	4	2	35
Male - Age 65	Low Price Available	\$112	\$190	\$186	\$168	\$143	\$44	\$55	\$113	\$108	\$106
	High Price Available	\$343	\$263	\$408	\$513	\$350	\$74	\$146	\$215	\$155	\$288
Female - Age 65	Low Price Available	\$101	\$168	\$170	\$147	\$125	\$40	\$49	\$100	\$95	\$95
	High Price Available	\$301	\$232	\$355	\$446	\$308	\$65	\$127	\$187	\$142	\$257

* This Booklet does not include *Medicare Select* policies or plans with a Rating Class of *Innovative*.

What you should know about Medigaps (Medicare Supplements)

General Information

In Arizona, Medigap options are limited for beneficiaries under age 65. More options might be available in other states.

A Medigap policy **cannot** be used with a Medicare Advantage plan; it is only for beneficiaries with Original Medicare.

After 1/1/2020, C, F, and F(HD) plans are only available in special circumstances: (1) People who turned 65 prior to 1/1/2020 can get these plans. (2) People on disability or with ESRD, on Medicare prior to 1/1/2020, can get these plans when they turn 65.

Other pricing options not included in this Booklet might be available to you through a former employer, a retiree group or an insurance agent.

The prices and information in this Booklet are gathered from a reliable source, but you should verify everything with the insurance company.

Note that a company may not use the same Rating Method for all the plans they offer.

Guaranteed Issue

When you are 65 or older, starting on the first of the month that your Part B coverage begins you have a guaranteed issue right for six months.

If you are not eligible for "guaranteed issue," you must submit to medical underwriting.

Medical underwriting means the insurance company asks you questions about your medications and your health.

Underwriting results could mean higher premiums, delayed coverage or the inability to buy their plan.

There are a few other specific circumstances when you might qualify for guaranteed issue, but otherwise you are subject to medical underwriting.

Contact SHIP for details.

The bottom line: if you want to change plans in the future, there is no guarantee that you will be able to do so.

Benefits to be included in each Medigap (Supplemental) plan (A-N) are determined by Medicare.

Insurance companies can only sell "standardized" Medigap policies identified by letters A through N.

The benefits to be included in plans A-N cannot be modified but additional benefits can be added.

Differences in the premium charged by each company are the result of their claims experience and other company criteria.

Premiums for each plan will most likely increase in the future as medical costs increase.

Questions you might want to ask the Company to help you decide on a plan.

1. State that you're in your Guaranteed Issue period, **ask them the monthly premium** for your age, sex, Zip Code and tobacco status (do you use tobacco?).
2. What have been the plan percentage increases over the last 5 years?
3. What is your parent company?
4. Are there any types of discounts, for example couples signing up for the same plan? How do they work?
5. Does this plan offer any extra benefits beyond the required standard features?
6. Why do you think this is the best plan for me?

Some of these topics are addressed in more detail in the Medicare publication "Choosing a Medigap Policy" which is available at the Medicare.gov website. See Free Medicare Publications: <https://www.medicare.gov/publications>

Companies Offering Medicare Supplement (Medigap) Plans in Arizona - 2025

Company	Telephone	Year Estab	AM Best Rating	S & P Rating	Rating Method	Last Price Change
AARP Supp, ins by UnitedHlthcare (comm)	888-378-0849	1998	A+	AA-	Community	6/1/2024
AARP Supp, ins by UnitedHlthcare (iss age)	888-378-0849	2020	A	AA-	Issue Age	6/1/2024
Ace Property & Casualty Ins	215-640-1000	2022	A++	-	Issue Age	8/1/2024
AETNA Health & Life Ins Co	800-358-8749	2013	A	AA-	Issue Age	3/1/2025
Aflac (underwritten by Tier One Ins Co)	866-990-2668	2022	A+	A	Issue Age	3/1/2025
Allstate Health Solutions	866-576-2956	2022	A+	N/A	Issue Age	10/1/2024
American Benefit Life Ins Co	833-504-0331	2021	A-	-	Issue Age	9/1/2024
Bankers Fidelity Assurance Co	866-458-7504	2023	A-	n/a	Issue Age	8/1/2024
Blue Cross Blue Shield of Arizona, Inc.	888-288-4398	1966	n/a	n/a	Community	4/1/2025
Cigna National Health Ins Co	855-891-9368	2020	A	-	Issue Age	7/1/2024
Everence Association Inc	800-348-7468	1992	n/a	n/a	Community	4/1/2025
Federal Life Ins Co	800-960-1390	2019	n/a	n/a	Issue Age	10/1/2024
Globe Life and Accident Ins Co	888-678-3403	1981	A	AA-	Issue Age	9/1/2024
GPM Health and Life Insurance Co	866-242-7573	2010	B++	n/a	Issue Age	9/1/2024
Guarantee Trust Life Insurance Co	800-338-7452	1984	A	n/a	Issue Age	1/1/2025
Humana Ins Co (Achieve)	888-602-7443	2019	A	n/a	Issue Age	1/1/2025
Humana Ins Co (Direct to Consumer)	800-457-4708	2004	A	A	Issue Age	4/1/2025
LifeShield National Ins Co	800-851-5041	2022	B++	n/a	Issue Age	6/1/2024
ManhattanLife Ins & Annuity Co	800-877-7703	2020	B++	-	Issue Age	2/1/2025
Medico Insurance Co	800-228-6080	1992	A	n/a	Issue Age	9/1/2024
Mutual of Omaha Ins Co	855-977-6312	1966	A+	A+	Issue Age	2/1/2025
New Era Life Insurance Co	877-417-7555	2007	A-	-	Issue Age	6/1/2024
Pekin Life Insurance Co	800-322-0160	1984	A-	N/A	Issue Age	5/1/2024
Physicians Select Ins Co	800-325-6300	2023	A	n/a	Issue Age	1/1/2025
Royal Arcanum	833-585-0550	2020	N/A	N/A	Issue Age	2/1/2025
State Farm Mutual Automobile Ins Co	800-782-8332	1981	A++	AA	Issue Age	2/1/2025
The American Home Life Ins Co	866-794-1884	2022	B++	-	Issue Age	9/1/2024
Transamerica Life Insurance Co	866-205-9120	2005	A	AA-	Issue Age	4/1/2024
United American Insurance Co	800-331-2512	1966	A	A+	Issue Age	1/1/2025
Universal Fidelity Life Ins Co	800-366-8354	2010	n/a	n/a	Issue Age	7/1/2024
USAA Life Insurance Co	800-531-8722	1992	A++	AA+	Issue Age	6/1/2024
Washington National Ins Co	800-621-3724	1992	A	B+	Issue Age	6/1/2024
Wellcare (Centene)	866-527-0056	2021	-	-	Issue Age	1/1/2025
WMI Mutual Insurance Co	800-748-5340	1974	N/A	N/A	Issue Age	1/1/2023
Woodmen Life	800-894-1317	2023	A+	-	Issue Age	4/1/2025
WPS-A Health Solutions Company	888-915-5108	1984	n/a	n/a	Issue Age	1/1/2025

Monthly Premiums for F, G, G(HD) and N Plans for Nonsmoking Females and Males at Age 65 in Maricopa County

	F		G		G(HD)*		N	
Company	Female	Male	Female	Male	Female	Male	Female	Male
AARP Supp, ins by UnitedHlthcare (comm)	\$194.87	\$219.88	\$151.26	\$170.78	-	-	\$121.83	\$137.69
AARP Supp, ins by UnitedHlthcare (iss age)	\$197.74	\$223.49	\$148.11	\$167.52	-	-	\$102.01	\$115.54
Ace Property & Casualty Ins	\$154.00	\$173.25	\$135.25	\$152.08	\$51.17	\$57.58	\$95.42	\$107.42
AETNA Health & Life Ins Co	\$224.58	\$258.31	\$181.26	\$208.42	\$47.81	\$55.06	\$131.11	\$150.77
Aflac (underwritten by Tier One Ins Co)	\$207.85	\$238.09	\$173.29	\$198.50	-	-	\$117.98	\$135.14
Allstate Health Solutions	\$175.27	\$197.96	\$138.01	\$155.89	-	-	\$101.60	\$114.82
American Benefit Life Ins Co	\$180.71	\$207.81	\$146.03	\$167.94	-	-	\$106.33	\$122.27
Bankers Fidelity Assurance Co	\$146.54	\$168.19	\$124.82	\$143.20	\$40.90	\$48.34	\$95.37	\$109.37
Blue Cross Blue Shield of Arizona, Inc.	\$228.43	\$228.43	\$173.94	\$173.94	-	-	\$145.18	\$145.18
Cigna National Health Ins Co**	\$155.91	\$174.62	\$132.60	\$148.51	\$47.95	\$53.71	\$94.93	\$106.33
Everence Association Inc	\$276.43	\$317.97	\$243.84	\$280.53	-	-	\$207.09	\$238.30
Federal Life Ins Co	\$176.89	\$198.12	\$146.21	\$163.74	\$46.08	\$51.62	\$105.62	\$118.28
Globe Life and Accident Ins Co	\$274.00	\$274.00	\$247.50	\$247.50	\$58.00	\$58.00	\$170.00	\$170.00
GPM Health and Life Insurance Co	\$445.90	\$512.79	\$304.69	\$350.39	-	-	\$143.72	\$165.27
Guarantee Trust Life Insurance Co	\$402.80	\$451.13	\$297.65	\$333.37	-	-	\$256.79	\$287.61
Humana Ins Co (Achieve)	\$189.95	\$218.54	\$159.34	\$183.32	\$44.36	\$51.12	\$115.82	\$133.28
Humana Ins Co (Direct to Consumer)	\$282.09	\$293.40	\$308.34	\$320.70	\$49.40	\$51.41	\$222.46	\$231.40
LifeShield National Ins Co	\$169.60	\$195.04	\$139.42	\$160.33	-	-	\$102.78	\$118.20
ManhattanLife Ins & Annuity Co	\$230.25	\$264.83	\$180.83	\$207.92	-	-	\$125.67	\$144.33
Medico Insurance Co	\$204.39	\$235.05	\$141.03	\$162.18	\$48.66	\$55.95	\$108.33	\$124.58
Mutual of Omaha Ins Co	\$238.20	\$273.92	\$194.54	\$223.71	\$48.00	\$55.20	\$136.73	\$157.24
New Era Life Insurance Co	\$194.69	\$214.16	\$149.87	\$164.85	\$40.37	\$44.41	\$105.60	\$119.33
Pekin Life Insurance Co	\$255.14	\$280.50	\$165.75	\$182.40	-	-	\$123.93	\$142.50
Physicians Select Ins Co	\$184.27	\$203.68	\$156.86	\$173.37	\$65.06	\$71.92	-	-
Royal Arcanum	\$222.20	\$255.53	\$205.93	\$236.82	-	-	\$149.48	\$171.91
State Farm Mutual Automobile Ins Co	\$250.75	\$272.09	\$171.28	\$189.04	-	-	\$131.07	\$146.20
The American Home Life Ins Co	\$166.54	\$191.52	\$142.22	\$163.56	-	-	\$103.36	\$118.86
Transamerica Life Insurance Co	\$232.41	\$254.83	\$169.60	\$185.97	-	-	\$133.24	\$146.10
United American Insurance Co	\$319.00	\$367.00	\$167.00	\$192.00	\$65.00	\$74.00	\$242.00	\$278.00
Universal Fidelity Life Ins Co	\$159.45	\$178.58	\$135.27	\$151.51	-	-	\$106.98	\$119.82
USAA Life Insurance Co	\$175.78	\$175.78	\$150.20	\$150.20	-	-	\$130.05	\$130.05
Washington National Ins Co	\$198.82	\$220.79	\$141.99	\$157.65	\$42.76	\$47.39	\$105.68	\$117.31
Wellcare (Centene)	\$185.50	\$213.32	\$156.70	\$180.21	-	-	\$123.24	\$141.73
WMI Mutual Insurance Co	\$154.00	\$170.00	\$146.00	\$161.00	-	-	\$98.00	\$108.00
Woodmen Life	\$188.05	\$216.25	\$163.15	\$187.63	\$54.36	\$62.51	\$116.96	\$134.50
WPS-A Health Solutions Company	\$211.38	\$232.53	\$190.91	\$210.01	-	-	\$169.35	\$186.29

** Cigna is transferring its Medicare Supplement (Medigap) business from Cigna Health Life Insurance Company (CHLIC) to Medco Containment Life Insurance Company (MCLIC), another Cigna affiliate. Note that Medco is not the same as Medico, another provider of Medigap policies.