

## Medicare Supplement (Medigap) Insurance

Medicare Supplement (Medigap) health insurance plans are sold by private health insurance companies. They pay certain out-of-pocket costs related to services covered under Medicare Parts A and B. These include payment of deductibles (the amount that you must pay out-of-pocket before Medicare pays), coinsurance (your share of Medicare covered costs) and, in some instances, benefits for care that extends beyond what would ordinarily be covered under Medicare Parts A and B.

### MediGap

A [Medigap plan](#) is **different from** a **Medicare Advantage Plan**. Medicare Advantage (Medicare Part C) replaces coverage under Medicare Parts A and B, while a Medigap plan provides people enrolled in Medicare Parts A and B with coverage of certain costs that they would otherwise pay out of pocket. To purchase a Medigap plan, you must be enrolled in Medicare Parts A and B. You cannot be enrolled in a Medigap plan and a Medicare Advantage plan at the same time. Timing can also be important in purchasing a Medigap plan. Generally speaking, your premium will usually be lower if you purchase a Medigap plan when you first become eligible to enroll in Medicare because insurers are prohibited at that time from applying certain rules that tend to increase premiums.

Because care in a religious nonmedical health care institution (RNHCI) is a benefit under Medicare Part A, it is sometimes possible to obtain payment under Medigap plans for out-of-pocket costs related to a stay in a Christian Science nursing facility if you need a Medicare-covered level of care. ([See our questions and answers about Medicare](#) for more information about what constitutes a Medicare covered level of care). There are some helpful steps that you can take to support that outcome. First, review the written plan materials carefully before enrolling to determine whether the plan expressly mentions coverage for services provided in a RNHCI. If the plan does not mention RNHCI care, it can be helpful to specifically ask whether the Medigap plan which you are considering covers RNHCI care. Please also [let us know](#) about any Medigap plans that you identify that specifically mention the RNHCI benefit so that we can make that information more available to others.

Currently, there are ten standard categories of Medigap plans (labeled with letters of the alphabet) that each provide differing levels of coverage. If you purchased a Medigap plan prior to 2014, your coverage may be different from these standard plans. The Medicare website includes a [chart](#) that provides detailed information about Medigap plans, including enrollment considerations, the different categories of standard plans and what they cover, and the costs involved in purchasing a Medigap plan. There is also a [plan finder](#) if you would like additional information about the Medigap plans available in your area or want to compare plans.