RETIREMENT JOE GUIDE SERIES

10 Tips for Medicare Supplement Insurance

What to know before you choose a Medigap policy.

Medicare Supplement insurance, also called Medigap, helps pay some costs left by Original Medicare. Use these tips to understand your choices before you enroll.

1

Know your Medigap enrollment window.

Your federal six-month Medigap Open Enrollment Period begins the first month you are 65 or older and enrolled in Part B. During this window, an insurer cannot deny you a policy it sells or charge more because of your health. State rules may provide additional protections.

2

Understand your options before switching.

You can apply for a different Medigap policy, but acceptance is not always guaranteed. Outside protected enrollment situations, health questions, higher premiums or denial may apply. Review your rights before replacing coverage.

3

Coordinate Medicare Parts A and B.

Medigap works with Original Medicare. Generally, you need both Part A and Part B for your Medigap coverage to begin. Enroll when required to help avoid gaps in coverage and possible late enrollment penalties.

4

Plan ahead if you have employer coverage.

If you or your spouse are still working, ask your benefits administrator how your coverage works with Medicare. Some people can delay Part B. Confirm your Medicare and Medigap start dates before your employer coverage ends.

5

Keep coverage in place when switching.

One Medigap policy is generally enough. If you replace it, keep your current policy until the new coverage is approved and you decide to keep it. Ask about the 30-day free-look period and any overlapping premiums.

Start with your health needs, doctors, travel plans and budget.

Sources: Medicare.gov, Get ready to buy; Can I change my Medigap policy?; Learn how Medigap works; Working past 65.
Educational guide. Coverage and enrollment rights depend on your circumstances, policy and state. Reviewed October 27, 2026.

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Make your coverage work for you.

Tips 6 to 10: Benefits, claims and policy details.

6

Your policy is guaranteed renewable.

Standardized Medigap policies renew even if your health changes. Keep premiums current and provide accurate application information. Exceptions include nonpayment, misrepresentation and an insurer going out of business.

7

Know your doctor and hospital options.

With standard Medigap, you can generally use any doctor or hospital that accepts Medicare. Medicare SELECT policies can require certain providers for full benefits. Confirm that your providers accept Medicare.

8

Most claims are handled electronically.

With most policies, Medicare sends Part B claim information directly to your Medigap insurer. The insurer pays covered amounts according to your policy. Review your statements and ask about any remaining balance.

9

Confirm when your benefits begin.

Ask about the effective date and any waiting period for pre-existing conditions. Waiting periods may apply, depending on your policy, prior coverage, enrollment rights and state rules. Do not assume every policy pays immediately.

10

Understand what is not covered.

Medigap generally does not cover long-term custodial care, routine dental or vision care, hearing aids, glasses or private-duty nursing. Policies sold today do not include prescription drug coverage. Review separate Part D coverage or other creditable drug coverage.

Let's start your Medicare conversation today.

Book a Medicare getting started conversation.

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Sources: Medicare.gov, How Medigap works; Get ready to buy; What Medigap covers. NY Department of Financial Services, Medicare SELECT. Educational guide. Not affiliated with or endorsed by Medicare or the U.S. government. Policy terms and state rules apply.