

Medicare Questions and Answers

1. *When can I purchase a Medicare supplement?*

Medicare supplement insurance policies can be purchased during the open enrollment period, three months prior to and three months after the month you turn 65 or you start on Medicare part B. Some states offer longer periods in which insurance companies cannot ask health questions to qualify for coverage. This is called an open enrollment period or initial coverage election period.

Medicare supplements can be purchased outside of this open enrollment period any time of the year as long as you can pass the medical underwriting or have a guaranteed issue period or special election period. The guaranteed issue or special election period will allow you to purchase a Medicare supplement without any Medical underwriting in most situations.

Medicare supplements policies are also available to people with certain disabilities. This situation will allow open enrollment periods during your Medicare part B eligibility period and be subject to state insurances laws.

2. *Will my doctor accept my Medicare supplement policy?*

If your doctors accept Medicare they have to accept the Medicare supplement policy as a secondary insurance. All Medicare supplement policies are regulated by the Federal and state governments and the benefits are the same with every company no matter which Medicare supplement plan you choose, an F plan with one company will be the same as an F plan with another company and a G plan with one company will be the same as a G plan with another company.

3. *What is the Medicare Annual Enrollment Period or AEP?*

The Annual Enrollment Period is from October 15th thru December 7th every year. This period is specifically for Medicare Advantage and Medicare Prescription Drug plan enrollment and disenrollment.

This allows Medicare beneficiaries the ability to reevaluate their coverage for the following year.

For additional answers to your Medicare questions please call us and schedule and appointment. Thank you.