



Can You Enroll in a Medigap Plan Now?

Yes! In Massachusetts, all Medigap plans currently offer continuous enrollment, which means you can sign up at anytime, with coverage effective the first of the following month. A Medigap plan, also known as a Medicare Supplement plan, can help with some of the extra costs of Medicare. If you have Original Medicare with both Parts A & B (as long as you are not under 65 with kidney disease), you can get a Medigap plan.

Massachusetts has two types of Medigap plans, Core and Supplement 1. The Core plan covers some of the “gaps” in Medicare. The Supplement 1 plan covers all deductibles, co-pays and coinsurance for Medicare covered services. These two types of plans are offered by seven insurance companies.

In 2013, the lowest premium for a Core plan is \$96.38/month and for a Supplement 1 is \$182.00/month. If you sign up when you first enroll in Medicare, you may be able to get a discount. There are no restrictions due to pre-existing health conditions. You can go to any provider who accepts Medicare anywhere in the United States with no referrals required.

Trained SHINE (**S**erving **H**ealth **I**nformation **N**eeds of **E**lders) volunteers offer free, confidential counseling on all aspects of health insurance to anyone on Medicare. If you are interested in learning more about Medigap plans, call the Sherborn COA at 508-651-7858 and ask for a SHINE appointment. Sonja Hicks, our SHINE counselor, is available ***by appointment only*** on Tuesday and Wednesday afternoons.

You can also call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back as soon as possible. For assistance from a Medicare customer service representative 24 hours/day, 7 days/week, call 1-800-MEDICARE.