



PROGRAMS DEPARTMENT
MEDICARE SUPPLEMENT INSURANCE – MEDIGAP

A Medigap policy is a health insurance policy sold by private insurance companies to fill the gaps in Original Medicare coverage. Medigap helps pay when Original Medicare doesn't cover the full cost of services. Medigap insurance is a secondary payor to Original Medicare. You can go to any doctor or medical provider that accepts Medicare.

- Connecticut you can purchase a Medigap plan at anytime during the year.
- Pre-Existing Condition waiting periods may apply.
- Standardized plans make it easy for individuals to compare plans across carriers. For example, if someone is shopping for a Plan C, regardless of the carrier, the benefits for Plan C are identical across all carriers.
- Individuals under age 65 who have a disability can only buy Plans A, B or C.
- [Medigap Fact Sheet](#).
- [Choosing a Medigap Policy](#).

The latest rates and Medigap plans in CT can be found at the following links.

[Supplement Insurance \(Medigap\) Rates](#)

[Supplement Insurance \(Medigap\) Benefits](#)

For additional information on Medigap:

- CHOICES at (800)-994-9422 or (203)333-9288.
- [Center for Medicare Advocacy](#) at (800) 262-4414.
- Visit [Medicare Publications](#) to read, print or order booklets regarding Medicare.