

# PRESS RELEASE

JANET NAPOLITANO  
GOVERNOR



CHRISTINA URIAS  
DIRECTOR

## ARIZONA DEPARTMENT OF INSURANCE

2910 North 44th Street, Suite 210, Phoenix, Arizona 85018-7256 · (602) 912-8456 · FAX: (602) 912-8452  
[www.id.state.az.us](http://www.id.state.az.us)

Media Contact: Erin Klug  
Public Information Officer  
(602) 912-8456

February 23, 2005  
For Immediate Release

### Comparison Shopping for Medigap Insurance Made Easier 2005 Premium Comparison Now Available

The Arizona Department of Insurance (ADOI) 2005 version of its popular consumer publication, the **Medicare Supplement ("Medigap") Insurance Premium Comparison**, is now available in print and on-line at the Department's website, [www.id.state.az.us](http://www.id.state.az.us). Medigap insurance provides additional healthcare coverage and helps fill in the gap on healthcare costs that traditional Medicare does not cover.

The ADOI developed the **Medicare Supplement Premium Comparison** to help consumers comparison shop for Medigap insurance products.

About 72% of Arizona's approximately 728,885 Medicare beneficiaries participate in traditional "fee for service" Medicare, either through choice or because a Medicare Advantage HMO program is not available in their area.

"The premiums quoted in this publication indicate the cost for Medigap coverage has increased and the wide range in premiums and services make it worthwhile for consumers to shop around." said Director of Insurance, Christina Urias. "This publication helps shoppers make informed decisions by comparing Medigap products and prices."

The following chart illustrates the range in monthly premium for the three most popular plans:

Age	Plan B	Plan C	Plan F
65	\$87 to \$239	\$99 to \$357	\$100 to \$298
70	\$108 to \$269	\$127 to \$396	\$127 to \$374
75	\$120 to \$315	\$146 to \$415	\$149 to \$424
80	\$130 to \$377	\$146 to \$462	\$149 to \$455

47 insurers offer Medigap coverage in Arizona. There are currently 10 different plans available, A through J, but there will be 12 plans (A through L) in 2006.

While price is an important consideration, consumers should also consider an insurer's financial stability, benefits and service. Comparison shopping can result in considerable cost savings, and can also help consumers get a policy with suitable benefits from a company with the most appropriate services for their needs. For instance, some insurers, but not all, offer automated claims processing, 24-hour customer service, on-line Internet services, and toll-free phone numbers.

### **How the Department Compiled Premium Comparison Information**

To compile the data for the premium comparison publication, ADOI surveyed Medigap insurers, requesting monthly premium quotes for various Medigap products for a healthy, non-smoking hypothetical applicant at ages 65, 70, 75 and 80. Insurers provided quotes for seven different counties: Cochise, Maricopa, Mohave, Pima, Pinal, Yavapai and Yuma.

### **Other Medicare Supplement Resources**

Consumers should use the ADOI's **Medicare Supplement Premium Comparison** in conjunction with another government publication, "Choosing a Medigap Policy: A Guide To Health Insurance For People With Medicare" (published by the U.S. Department of Health and Human Services) which provides a detailed description of the benefits under each of the 10 standardized Medigap plans. Whether a first time Medigap shopper, or long time policy owner, it is important to know your options before you make your purchase.

Another invaluable resource for Medigap shoppers is the Arizona State Health Insurance Assistance Program (SHIP). SHIP offers free counseling on Medicare, Medicare Supplement insurance and related insurance products. Consumers can call toll free (800) 432-4040, or email requests to [askaaa@mail.de.state.az.us](mailto:askaaa@mail.de.state.az.us).

To obtain a *free* copy of the **Medicare Supplement Premium Comparison** and the “Choosing a Medigap Policy: A Guide To Health Insurance For People With Medicare“, consumers can contact the Department of Insurance by:

*Calling* toll free 1-800-325-2548 (outside Maricopa), or 602-912-8444 in Phoenix,

*Sending an email* request to [consumers@id.state.az.us](mailto:consumers@id.state.az.us),

*Visiting our web site* at [www.id.state.az.us](http://www.id.state.az.us),

*Writing to or coming by* the Department of Insurance at 2910 N. 44<sup>th</sup> Street, 2<sup>nd</sup> Floor, Phoenix, AZ 85018.

###