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PRESS RELEASE

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Arizona Department of Insurance Releases Medicare Supplement Insurance Premium Comparison

Now includes information for "Under 65" Medicare beneficiaries

The 2009 version of the popular **Medicare Supplement Insurance Premium Comparison**, is now available from the Arizona Department of Insurance (ADOI). Medicare Supplement insurance (or "Medigap" insurance) helps fill the gaps in healthcare costs that traditional Medicare does not cover, such as deductibles and co-pays.

"Whether a first time Medigap shopper, or long time policy owner, it is important to know your options before you shop," said Insurance Director, Christina Urias. "This publication underscores the importance of comparison shopping and illustrates the difference in price between Medigap policies. It also contains tips on comparing the various Medigap insurance companies marketing in Arizona."

The Premium Comparison lists the licensed Medicare Supplement insurance companies and their average monthly premiums for sample applicants. Currently, 53 insurers offer the 12 different standardized Medigap plans (A through L) and 5 insurers also offer Medigap policies to disabled Medicare beneficiaries under age 65. The following charts illustrate the range in monthly premium for the 3 most popular plans in the 4 largest Arizona counties:

Maricopa County			
Age	Plan B	Plan C	Plan F
65	\$87 to \$322	\$109 to \$381	\$111 to \$339
70	\$105 to \$358	\$129 to \$423	\$132 to \$376
75	\$114 to \$373	\$140 to \$469	\$142 to \$407
80	\$120 to \$419	\$146 to \$513	\$147 to \$435

Pima County			
Age	Plan B	Plan C	Plan F
65	\$81 to \$322	\$92 to \$381	\$95 to \$339
70	\$95 to \$358	\$106 to \$451	\$108 to \$376
75	\$105 to \$373	\$115 to \$532	\$116 to \$407
80	\$110 to \$419	\$120 to \$585	\$121 to \$435

Pinal County			
Age	Plan B	Plan C	Plan F
65	\$87 to \$322	\$109 to \$381	\$111 to \$339
70	\$103 to \$358	\$122 to \$451	\$122 to \$376
75	\$114 to \$373	\$135 to \$532	\$137 to \$407
80	\$120 to \$419	\$142 to \$585	\$147 to \$435

Yuma County			
Age	Plan B	Plan C	Plan F
65	\$87 to \$322	\$109 to \$381	\$111 to \$339
70	\$103 to \$358	\$122 to \$451	\$122 to \$376
75	\$114 to \$373	\$135 to \$532	\$137 to \$407
80	\$120 to \$419	\$142 to \$585	\$147 to \$435

How ADOI Compiles the Premium Comparison

ADOI asks Medigap insurers to quote the average monthly premium for each Medigap plan (A through L), for a healthy, non-smoking male and female applicant at ages 65, 70, 75 and 80, for 7 Arizona counties: Cochise, Maricopa, Mohave, Pima, Pinal, Yavapai and Yuma.

Learn More about Medigap

The ADOI's Medicare Supplement Insurance Premium Comparison is best used in conjunction with the U.S. Department of Health and Human Services publication, "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare".

Other valuable resources for Medigap shoppers include www.medicare.gov or 1-800-MEDICARE, and the *Arizona State Health Insurance Assistance Program* (SHIP). SHIP offers **free** counseling on Medicare and Medicare Supplement insurance. Consumers can call toll free (800) 432-4040.

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

- *Calling* toll free 1-800-325-2548 (outside Phoenix), or 602-364-2499 in Phoenix,
- *Sending an email* to consumers@azinsurance.gov,
- *Visiting our web site* at www.id.state.az.us,
- *Writing to or visiting* the Arizona Department of Insurance at 2910 N. 44th St., Suite 210, Phoenix, AZ 85018.

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