

January – March 2025 Approved Medicare Supplement (Medigap) plans

By federal law, high-deductible plans G and F have a \$2,870 deductible for the year 2025.

The best time to enroll in a Medigap plan is during the first six months you have both Medicare Parts A and B.

People enrolled in Original Medicare who have:

- A Medigap plan B through N can join any Medigap plan – except Plan A.
- Medigap Plan A can join any Medigap Plan A.
- More comprehensive health coverage than the Medigap plan they’re buying, can join any comprehensive Medigap plan – except Plan A.

There’s no yearly open enrollment period for Medicare Supplement (Medigap) plans. If you’re already enrolled in a Medigap plan, you may apply to buy or switch plans at any time. However, if you’re not currently enrolled in a Medigap but want to buy one, rules vary whether insurers may require you to pass a written health screening questionnaire. Not sure if you’ll need to take a health screening? Call our Insurance Consumer Hotline at: 1-800-562-6900.

Company	Pre-X ¹	Health screen ²	Standardized benefit plans & monthly costs								Plans C & F*	
Ace Property and Casualty 1-800-601-3372			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$193			\$206				\$155		\$264
With a high deductible						\$67						
Asuris Northwest Health 1-844-278-7472			A	B	D	G	K	L	M	N	C	F
Age 65 and older			\$245			\$276	\$177			\$213	\$344	\$345
Notes about Asuris Northwest: These plans are offered in the following counties: Adams, Asotin, Benton, Chelan, Douglas, Ferry, Franklin, Garfield, Grant, Kittitas, Lincoln, Okanogan, Pend Oreille, Spokane, Stevens and Whitman.												
Bankers Reserve Life Insurance Co of Wisconsin 1-833-441-1564			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$197			\$216				\$164		\$283

***To buy a Medigap plan C or F, you must have been eligible for Medicare before Jan. 1, 2020.**

Note: Plans and premium costs listed are filed and approved by the Washington state Office of the Insurance Commissioner. Premiums listed are for monthly payments through automatic funds transfer, if available. The premium costs may differ for different modes or methods of payment, so be sure to check with the company.

Companies may change their rates at various times throughout the year, so always check with the company for the latest availability and premiums. Plans issued before June 1, 2010 have different rates due to changes in Medicare.

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Company	Pre-X¹	Health screen²	Standardized benefit plans & monthly costs								Plans C & F*	
			A	B	D	G	K	L	M	N	C	F
CIGNA 1-866-459-4272			A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$210			\$225				\$171		\$286
With a high deductible	Yes	Yes										\$87
First Health Life & Health 1-800-264-4000			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$175	\$215		\$239				\$189		\$257
Globe Life and Accident Insurance Co 1-800-801-6831			A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$169	\$270		\$289				\$202	\$ 312	\$315
With a high deductible	Yes	Yes				\$54						\$54
GPM Health & Life 1-866-242-7573			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$312			\$389				\$199		\$428
HumanaDental Insurance Co 1-866-205-0000			A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$189			\$275				\$223		\$354
With a high deductible	Yes	Yes				\$66						\$67
Loyal American 1-866-459-4272			A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$283			\$304				\$224		\$391

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Company		Pre-X ¹	Health screen ²	Standardized benefit plans & monthly costs							Plans C & F*		
Medico Insurance Company 1-800-228-6080				A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$203			\$208				\$147		\$286	
With a high deductible	No	Yes				\$59						\$62	
Premera Blue Cross 1-800-752-6663				A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$180			\$215				\$178	\$246		
With a high deductible	Yes	Yes				\$53							
Notes about Premera Blue Cross plans: These plans are not available to Clark County residents.													
Regence BlueCross BlueShield of Oregon 1-844-734-3623				A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$221			\$256	\$167			\$205	\$318	\$322	
Notes about Regence BlueCross BlueShield of Oregon plans: These plans are available only to Clark County residents.													
Regence BlueShield 1-844-734-3623				A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$204			\$230	\$121			\$177	\$287	\$291	
Notes about Regence BlueShield plans: These plans are offered in the following counties: Clallam, Cowlitz, Columbia, Grays Harbor, Island, Jefferson, King, Kitsap, Klickitat, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Skamania, Snohomish, Thurston, Wahkiakum, Walla Walla, Whatcom and Yakima.													
State Farm Insurance (Call local agent)				A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$195		\$241	\$242				\$187	\$316	\$319	
Transamerica 1-866-205-9120				A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$158	\$208	\$228	\$228	\$114	\$169	\$207	\$195	\$246	\$248	

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Company	Pre-X¹	Health screen²	Standardized benefit plans & monthly costs								Plans C & F*	
United American Insurance Co 1-800-755-2137			A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$171	\$256	\$274	\$264				\$218	\$288	\$321
With a high deductible	Yes	Yes				\$48						\$48
Under age 65 Medicare disability	Yes	Yes		\$482								
UnitedHealthcare Insurance Co (AARP)³ 1-800-523-5800			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$177	\$262		\$256	\$81	\$180		\$209	\$308	\$309
Medicare Select Plan*	No	Yes				\$243				\$199		
United World Life Insurance (Mutual of Omaha) 1-800-667-2937			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$194			\$252				\$177		\$348
With a high deductible	No	Yes				\$56						
USAA 1-800-515-8687			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	Yes	\$135			\$235				\$182		\$281
WA State Health Care Authority Premera Blue Cross Plans 1-888-208-6264			A	B	D	G	K	L	M	N	C	F
Age 65 and older	No	No				\$218						
Under age 65 Medicare disability	No	No				\$371						
Note about Washington state HCA plans: These rates are for Washington state residents who are NOT a Public Employees Benefits Board (PEBB) member (PEBB members must enroll directly with the HCA by calling 1-800-200-1004) . A Washington state resident is defined as "Within 63 days after becoming a Washington state resident." State residents can print off their own enrollment kit at: www.premera.com/documents/P202088_2025.pdf or call Premera Blue Cross at 1-888-208-6264 and ask for a paper application for Group ID: 1000041, and for P2019196 (the HCA Plan G pre-sales enrollment kit).												
Washington National Insurance Co 1-800-888-4918			A	B	D	G	K	L	M	N	C	F
Age 65 and older	Yes	Yes	\$207			\$221				\$168		\$340
With a high deductible	Yes	Yes				\$65						

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Footnotes explained:

1 = PreX (pre-existing condition) is a health problem you had within the three months before the effective date of your new plan. For this condition, a company cannot exclude benefits for that condition for more than three months after the coverage effective date. If you replace your policy and your previous policy was in effect for at least three months, you have no waiting period for any pre-existing conditions.

2 = No health screen means the insurance company will not ask you any health questions to decide if they will enroll you in its plan.

3 = You must be a member of an association to buy these plans.

* Medicare Select policies may require you to use specific hospitals, doctors, or other health care providers to get full coverage. They must disclose network restrictions to you.

The appearance of a company on this list does not constitute an endorsement of a company or its policies by the Washington state Office of the Insurance Commissioner, SHIBA, or its volunteers.

Questions? Call our Insurance Consumer Hotline at 1-800-562-6900

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10 Standardized Medicare Supplement (Medigap) plans chart

This chart shows the benefits included in each of the standard Medigap plans effective on or after Jan. 1, 2025.

The Medigap policy covers coinsurance only after you've paid the Medicare deductible (unless the policy you have also covers the deductible).

Note about Plans C and F:

Only applicants' first eligible for Medicare before 2020 can buy/keep Plans C, F, and high-deductible Plan F. Medigap Plans C and F are no longer available to people new to Medicare as of Jan. 1, 2020. If you were eligible for Medicare before Jan. 1, 2020, but not yet enrolled, you might be able to still buy a Plan C, F or high-deductible Plan F.

How to read the chart: ✓ = policy covers 100% of benefit; % = policy covers that percentage; Blank = policy doesn't cover that benefit

Plans available to all Medigap applicants

Medicare-eligible before 2020

Basic benefits	A	B	D	G*	K	L	M	N	C	F*
Part A: Hospital coinsurance (plus costs up to an additional 365 days after Medicare benefits end)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓***	✓	✓
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Additional benefits	A	B	D	G*	K	L	M	N	C	F*
Skilled nursing facility care coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Part A deductible: \$1,676		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B deductible: \$257									✓	✓
Part B excess charges				✓						✓
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%			80%	80%	80%	80%
Out-of-pocket yearly limit**					\$7,220	\$3,610				

*Plans F and G offer a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,870 in 2025) before your plan pays anything.

**After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for some office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Need more help?

There's no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, insurers may require you to pass a health questionnaire. If you have questions about who needs to take the questionnaire, call our Insurance Consumer Hotline. If you want individual help understanding all of your options, call our hotline and ask to speak with a SHIBA counselor in your area: **1-800-562-6900**.

