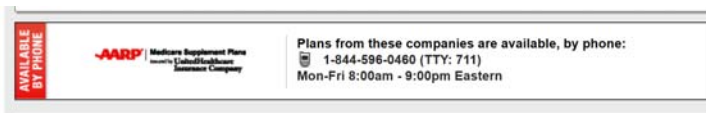


After the newsletter was prepared, some additional information has surfaced concerning the Medigap (Medicare Supplement) Policies that many of us sign up for.

Check With Your Doctors – While all of the plans shown on OneExchange recently contained the statement “*You can go to any doctor, supplier, hospital, or other facility that is enrolled in Medicare and is accepting new Medicare patients*”, this is a 2-way street. Not only does the plan have to agree to pay any facility, the facility has to accept that particular plan. So before signing up to a different plan than you used in the past, you might want to check with your physician (or other provider) to make sure that they accept that plan – several have said that they don’t accept some specific plans.

UnitedHealthCare Pricing – The OneExchange site recently showed 13 different Medigap plans available to an individual in the 13088 ZIP Code and at the bottom of the listing showed this note:



A call to the number shown in the note was answered by Towers-Watson which operates OneExchange. (HINT: Call a minute or so after their 8am opening time and you’ll get a service representative a lot faster.) When queried about OneExchange pricing the representative said he couldn’t provide that information - you needed to talk to a Licensed Benefit Advisor – and to do that you need to schedule an appointment for a phone consultation that, at least at the time, would be 2+ weeks in the future.

If you used UnitedHealthCare in 2017, you’ve probably received an October 16th e-mail from them that basically says “If you used us in 2017, don’t do a thing, we’ll sign you up with us in 2018.” No indication of whether the 2018 pricing would be the same as the 2017 pricing.



, find out what AEP means for you

Medicare Annual Election Period (AEP) comes but once a year and for many it may be a time of research and decisions about health insurance options. But lucky you - because you have a Medicare supplement plan, your coverage automatically rolls over into the next year.* You don’t need to do a thing.

As an insured member covered under an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company, you have access to different services and programs that may be valuable to you, in addition to the standardized benefits that are associated with all Medicare supplement plans.

Several days after the October 14th opening of the enrollment period, at least one individual who used a UnitedHealthCare **Plan F** in 2017 received a letter from them (dated October 7th) and containing 2018 pricing information which showed a 5.6% increase over 2017. As shown below, at least for this particular individual, this pricing would put UnitedHealthCare at the top of the 2018 price rankings

2018 Sample Plan F Pricing		
Plan	Full Year	Monthly
UnitedHealthCare	\$2,445.00	\$203.75
Excellus (attained age-related)	\$3,157.00	\$263.08
Aetna (Community-rated)	\$3,283.00	\$273.58
Humana	\$3,316.00	\$276.33

If you used UnitedHealthCare in 2017 you should, or will soon, have 2018 pricing, if you didn’t use them in 2017 you will likely have to work through OneExchange to find out what their 2018 pricing will be – but it might be worth your while.

Disclaimer: This information is specific to an individual and ZIP code and may be different for another person in a different ZIP code.