

Press Releases

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Press release: Choosing a Medigap Plan During Medicare Open Enrollment: Insure.com's Guide to Helping Parents Choose the Right Policy

By [Insure.com](http://insure.com) Posted on November 8, 2010

Foster City, CA November 8, 2010 – Medigap policies, available from private insurers, supplement Medicare to pay out-of-pocket costs for things that Medicare doesn't cover. There are 10 standardized Medigap policies for individuals to choose from based on their needs.

Although Medigap may be purchased anytime, Medicare open enrollment (Nov. 15 - Dec. 31), during which those on Medicare can make changes to Medicare Advantage and Medicare Part D coverage, is a good time to evaluate a parent's existing and future needs. As families gather during the holiday season, adult children may have the opportunity to initiate a conversation about insurance coverage and help guide their parents through the process by using these [6 questions to guide the conversation](#).

"Many elderly parents need some assistance picking the right [Medigap](#) plan for their health care needs," said Rosanna Jordan, a spokeswoman for Insure.com. "Here's how to start asking the right questions."

These questions will help navigate a conversation around the possible need for Medigap:

- [Does my parent need Medicare supplement insurance?](#)
- Which Medigap plan would fit my parent?
- When should my parent enroll in a Medigap plan?
- Which company should my parent buy from?

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- How much will my parent pay for a Medigap policy?
 - What should I watch out for?

Medigap policy premiums are determined using a number of factors, including geographic location and a rating system. There are several rating systems that insurance providers use to determine premiums. Enrollees should ask potential insurers which system they use before choosing an insurance company.

About Insure.com

Insure.com is a comprehensive resource for insurance information for consumers, including articles, news and tools about auto, life, home, and [health insurance](#). Consumers will find guidance on finding the right insurance policy, choosing a good company, saving money and solving claims problems.

Insure.com's experts are available for interviews about choosing a Medigap plan and other insurance topics.

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