



# Options for Medicare Disability Beneficiaries

1-800-443-9354

www.ncshiip.com

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**The regulations regarding Medicare supplement insurance are different for Medicare beneficiaries who are on Social Security Disability and are younger than 65.** Individuals become entitled to Medicare Parts A and B after receiving Social Security Disability benefits for 24 continuous months. Disabled persons on Medicare have limited access to supplement insurance.

North Carolina law (effective October 1, 2001) guarantees those on Medicare due to a disability the right to purchase Medicare Supplement Plans A, C or J from companies that sell those plans during the first six months (open enrollment) of having Medicare Parts A and B. However, insurers may develop premium rates specific to the disabled population, and this may result in higher premiums than those for beneficiaries older than 65.

If a Medicare disability beneficiary was unable to take advantage of the open enrollment period, there are several companies that offer Medicare supplement insurance to disabled beneficiaries. However, these companies may ask health questions, and policy issuance is not guaranteed. The companies that offer policies to the disabled on Medicare are listed below and on the back of this form and in the SHIIP *Medicare Supplement Comparison Guide*, which can be obtained by calling the SHIIP office. This information is also available through the Medicare Supplement Comparison Database found on the SHIIP website at [www.ncshiip.com](http://www.ncshiip.com).

## Medicare Advantage

Medicare Advantage plans are another option for people on Medicare due to disability. The Medicare Advantage plans have to accept all Medicare beneficiaries unless they have End Stage Renal Disease (permanent kidney failure). There is at least one Medicare Advantage option available in all 100 counties. Information regarding Medicare Advantage plans available in North Carolina can be found on our website at [www.ncshiip.com](http://www.ncshiip.com).

### MONTHLY PREMIUMS

Company	M/F	Age	A	B	C	D	E	F	G	H	I	J	K	L	Comments	Notes
Bankers Fidelity Life Insurance Company 1-800-241-1439 www.bflic.com Rates effective: 8/1/08	M/F	<65	\$307	\$389	\$413										Issue Age Crossover Simple	Pre-X: None Offers F-Prime Offers Plan B disability Tobacco use rates vary.
Bankers Fidelity Life Insurance Company monthly premium payments must be via electronic funds transfer or pre-authorized credit card; credit card payment discount available.																
Blue Cross Blue Shield of NC 1-800-672-6584 www.bcbsnc.com/medicare Rates effective: 4/1/08	M/F	<65	\$244		\$342							\$398			Issue Age Crossover Detailed outside open enrollment	Pre-X: None No pre-x during 6 month open enrollment.

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Company	M/F	Age	A	B	C	D	E	F	G	H	I	J	K	L	Comments	Notes
<b>Continental Life Insurance Company of Brentwood, TN</b> 1-800-264-4000 www.cont-life.com Rates effective: 7/1/08	M	<65	\$150		\$261										Attained Age Crossover Detailed \$20	Pre-X: 3 Months Offers disability Plans A & C outside open enrollment.
<b>Humana Insurance Company</b> 1-800-872-7294 www.humana-medicare.com Rates effective: 1/1/09	M	<65	\$241		\$294										Attained Age Simple Crossover	Pre-X: 3 Months Bank draft discount available. Offers F-Prime
<b>Reserve National Insurance Co.</b> 1-800-654-9106 www.reservenational.com Rates effective: 10/2/08	M/F	<65	\$141		\$279										Attained Age Detailed \$15 Crossover	Pre-X: 6 Months Tobacco use rates vary. Bank draft discount available.
<b>Thrivent Financial for Lutherans</b> 1-800-847-4836 www.thrivent.com Rates effective: 1/1/09	M/F	<65	\$236		\$359										Attained Age Detailed outside open enrollment	Pre-X: None Plans available only to Lutherans and their families. Tobacco use rates vary.
<b>United American Insurance Company</b> 1-800-331-2512 www.unitedamerican.com Rates effective: 1/1/09	M/F	<65	\$258	\$332	\$382										Issue Age - Plan A Attained Age - Plans B&C Crossover Simple	Pre-X: 6 Months (for disability) Offers Plan B disability Offers F-Prime
<b>USAA Life Insurance Company</b> DIRECT SOLICITATION RESPONSE PRODUCT 1-800-531-8000 www.usaa.com Rates effective: 8/1/08	M/F	<65	\$103												Attained Age Crossover Detailed outside open enrollment	Pre-X: None Bank draft available.

**ATTAINED AGE:** If "Attained Age" appears in the "Comments" column, premiums automatically increase as you get older.

**CROSSOVER:** If "Crossover" appears in the "Comments" column, the company has signed a crossover agreement with Medicare allowing a beneficiary's claim to be sent automatically from Medicare's computer to the supplement insurance company's computer. This agreement eliminates your need to file claims with the insurance company.

**INSURANCE COMPANY NAME/ TELEPHONE NUMBER:** Companies included in this guide responded to the SHIP premium survey. A listing of company addresses and phone numbers begins on page 25.

**ISSUE AGE:** If "Issue Age" appears in the "Comments" column, the premium will always be based on your age when you first enrolled.

**M/F:** If "M/F" appears in this column, premiums are the same for males and females. An "M" indicates that premiums differ for males and females, and the premium shown is for male policyholders. Male rates are generally higher than female rates.

**PRE-X:** Pre-existing condition waiting periods are time frames that apply to people who have health conditions or problems that were identified and treated before health insurance was purchased. The definition and waiting period before these conditions are covered varies from policy to policy. However, there is a maximum six-month waiting period for Medicare supplement policies. Usually treatment must have been received in the preceding six months for the condition to be considered "pre-existing."

**SIMPLE/DETAILED:** These terms refer to the company's questionnaire for underwriting. Persons may want to call to see if underwriting applies only to specific plans or time periods.