

Medicare Supplement Premium Comparison Database

Glossary

Attained Age Policies

With attained age policies, the premium will increase as you get older. If you buy a plan at age 65, you may have a premium increase each year. For example, if you buy at age 65, when you are 70, you will pay whatever the company is then charging 70-year-olds.

The premium is based on your current age (the age you have “attained”) so your premium goes up as you get older. Premiums may also go up because of inflation and other factors.

Issue Age Policies

With issue age policies, the company will not raise your premium just because you are growing older. Your premium will always be based on your age when you purchased the policy. If you buy a plan at age 65, you will always pay the premiums charged to 65-year-old customers. For example, if you buy the policy at age 65 when you turn 70, you would continue to pay the same rate 65-year-olds are paying.

Premiums may go up because of inflation and other factors, but not because of your age

No-Age Rated Policies

Generally, the same monthly premium is charged to everyone who has the Medigap policy, regardless of age. Premiums may go up because of inflation and other factors, but not because of your age.