



THE 2016 RHODE ISLAND GUIDE TO MEDICARE SUPPLEMENT PLANS

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INTRODUCTION

The *Rhode Island Guide to Medicare Supplement Plans* is published by the Rhode Island Department of Human Services, Division of Elderly Affairs (DEA), to help you make informed health insurance plan choices.

Individual, confidential counseling for Medicare health and Medicare prescription drug plans (Medicare Part D) is provided by the Rhode Island State Health Insurance Program (SHIP) counselors and volunteers. SHIP is a national partnership designed to help seniors, adults with disabilities, families, and caregivers understand health care cost and coverage. SHIP counselors can discuss Medicare, Medicare Part D, supplemental insurance, Medicare Advantage plans and other health insurance options. To locate the SHIP agency in your area, call DEA at 401-462-3000, or go to www.dea.ri.gov. TTY users can call 401-462-0740. You can also call THE POINT, Rhode Island's Aging and Disability Resource Center, at 401-462-4444. TTY users can call 401-462-4445.

The State Health Insurance Program is funded by the Administration for Community Living.

THE AFFORDABLE CARE ACT (ACA)

Under the provisions of ACA, persons who reach the coverage gap, or “donut hole”, in their Part D plans receive specified discounts on name brand and generic medications. Beneficiary copayments and coinsurances will gradually decrease until 2020, when beneficiaries will have a 25 percent patient responsibility for both name brand and generic drugs while they are in the “donut hole.”

The new health care law also added preventive services such as screenings for colon cancer, wellness visits, and mammograms. The Affordable Care Act also reduced the beneficiary copayments for mental health services.

The Medicare open enrollment period is October 15 through December 7 of each year. The open enrollment period offers beneficiaries the opportunity to look at their Medicare health plans and Part D coverage to make sure that they are getting the most appropriate coverage at an affordable price.

The Health Insurance Marketplace, a key part ACA, offers persons with no health insurance the opportunity to explore their options and select a plan that fits their budget and health care needs. Rhode Island has set up a state Health Insurance Marketplace called HealthSourceRI.

The health insurance **marketplace is not for persons with Medicare coverage. *Do not drop your Medicare coverage. Be alert to scam artists that tell you that they need your personal medical or financial information to send you a new Medicare card, as a result of the Affordable Care Act.***

If you have questions about your benefits, call 1-800-MEDICARE (1-800-633-4227), or go to www.medicare.gov. The TTY number is 1-877-486-2048.

MEDICARE BASICS

Medicare is the nation's health insurance program for people 65 and older, and younger people who are disabled, have end stage renal disease, or ALS (Lou Gehrig's disease). Medicare consists of four parts: Part A (Hospital Insurance), Part B (Medical Insurance), Part C (Medicare Advantage Insurance Plans) and Medicare Part D (Medicare Prescription Drug Plans). Almost all persons age 65 and older are automatically entitled to Medicare Part A if they or their spouse are eligible for Social Security or Railroad Retirement.

Part A covers inpatient hospital care, skilled nursing facility, home health and hospice care. Part B is optional insurance that complements Part A coverage. Part B covers physician services, outpatient hospital services, home health, durable medical equipment, laboratory and x-rays, ambulance and other services. In most cases, there's no cost for Part A; however it requires cost sharing, such as deductibles and coinsurance. Those who enroll in Part B pay a monthly premium, as well as 20% of most fees after meeting an annual deductible.

It is important to note that Medicare will not cover all of your medical expenses. Medicare beneficiaries can choose to get their coverage through traditional, fee-for-service Medicare, or through Medicare Advantage (MA) plans. Medicare pays MA plans a set fee for each member to cover all Medicare services. Generally, members of Medicare Advantage Plans agree to receive all covered services through the plan's network of providers or by referrals made through the plan.

Beneficiaries can also choose additional coverage by purchasing a Medicare supplement insurance plan.

More details about MA and Medicare supplement insurance, also known as Medigap plans, are available in the annual Medicare & You guide which is mailed to your home, and available at <https://www.medicare.gov/Pubs/pdf/10050.pdf>.

The Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) has several options to help answer your questions or concerns relating to medical coverage as you become Medicare eligible. Trained State Health Insurance Program (SHIP) counselors and volunteers can help you understand the difference between supplemental insurance and Medicare Advantage organizations, the difference in coverage among standard Medicare supplement plans, Medicare prescription drug plans (Medicare Part D) and other programs that help you to pay for your health care. To contact a SHIP volunteer in your area, call DEA at 462-3000. TTY users can call 462-0740. Beneficiaries may also call THE POINT, Rhode Island's Aging and Disability Resource Center at 462-4444. TTY users can call 462-4445.

New Medicare beneficiaries should take advantage of a *Welcome to Medicare* physical exam within the first 12 months of joining Medicare. This exam includes a review of your

health, education about maintaining good health and wellness, referrals for other care if needed, and counseling about preventive services.

Under the provisions of the Affordable Care Act, Medicare beneficiaries can get an annual *Wellness* exam with no co-payment. For more information go to www.medicare.gov, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

MEDICARE PART D PRESCRIPTION DRUG PLANS

Medicare beneficiaries can purchase Medicare Prescription Drug Plans (PDPs), also known as Medicare Part D, to help them pay for prescription medications. For a monthly plan premium (in some cases), as well as specified plan deductibles, co-payments, and coverage gaps, if applicable, Part D coverage is offered for both generic and brand name medications.

Medicare beneficiaries can choose from an extensive set of plan options offered by several prescription drug insurance organizations. If you are on Original Medicare, and/or also have a Medigap insurance plan, you may enroll in any “stand-alone” (not part of a Medicare Advantage plan) Medicare Part D plan. **If you are enrolled in a Medicare Advantage plan, it will typically include Part D coverage. If the Medicare Advantage plan you are enrolled in does not include Part D coverage, you CANNOT enroll in a “stand-alone” plan.**

For information on exploring Medicare Part D plan options, call 1-800-633-4227 (Voice), 1-877-486-2048 (TTY), or go to www.medicare.gov. For individual counseling regarding Medicare Part D plans, please make an appointment with the health insurance counselor in your area. To find the nearest SHIP counselor, call The Rhode Island Division of Elderly Affairs at 462-3000, or go to www.dea.ri.gov. The TTY number is 462-0740. You can also call THE POINT, Rhode Island’s Aging and Disability Resource Center, at 462-4444. TTY users can call 462-4445.

Assistance in paying plan premiums and other expenses (Extra Help) may be available for beneficiaries with limited incomes and resources under the Low-Income Subsidy (LIS) provision of Part D law. For more information about LIS (Extra Help), contact Social Security at 1-800-772-1213, 1-800-325-0778 (TTY), or go to www.ssa.gov.

Coverage details and costs for “stand-alone” Part D plans offered in Rhode Island are available in the *2016 Medicare and You handbook*.

**THE RHODE ISLAND PHARMACEUTICAL ASSISTANCE TO THE ELDERLY (RIPAE)
PROGRAM AND OTHER MEDICATION ASSISTANCE PROGRAMS**

The Rhode Island Pharmaceutical Assistance to the Elderly (RIPAE) program pays some of the cost of RIPAE-approved prescription medications during the deductible phase and offers partial reimbursement for RIPAE-approved medications to enrollees who enter the “donut hole” of their Medicare Part D plans, or if a medication is not covered by a Part D plan and is on the RIPAE formulary. Rhode Island residents 65 and older who meet certain income limits and provide proof of Medicare Part D coverage, and adults age 55 to 64 receiving Social Security Disability (SSDI) payments, may be eligible.

For more information about RIPAE, call the Division of Elderly Affairs at 462-3000, or go to www.dea.ri.gov. The TTY number is 462-0740.

PREVENTING FRAUD

Medicare and Medicaid fraud, waste and abuse and healthcare billing errors impact everyone. They contribute to the rising cost of healthcare and diminish the quality of healthcare. The Centers for Medicare and Medicaid Services (CMS) estimates that \$60 billion each year is lost to Medicare and Medicaid fraud, waste, and abuse. Protect your Medicare information. Recognize Medicare fraud. Report Medicare fraud.

The Rhode Island Senior Medicare Patrol (SMP) program helps Medicare beneficiaries to get the most out of their healthcare. More importantly, beneficiaries learn how to recognize and report fraud, waste, and abuse. For information on Rhode Island SMP, call the Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) at 401-462-0931. TTY users can call 401-462-0740, or visit the DEA web site at www.dea.ri.gov.

The Rhode Island SMP is supported by the Administration for Community Living (ACL). The contents of this guide are solely the responsibility of the Rhode Island Division of Elderly Affairs and do not represent the official views of ACL.

2016 MEDICARE PART A BENEFITS

Services	Benefit	Medicare Pays	You Pay
HOSPITALIZATION: Semiprivate room and board, general nursing and other hospital services and supplies.	First 60 Days 61 st to 90 th day 91 st to 150 th day Beyond 150 days	All but \$1,288 All but \$322 per day All but \$644 per day \$0	\$1,288 \$322 per day \$644 per day All cost
SKILLED NURSING FACILITY CARE: Semiprivate room and board, skilled nursing and rehabilitative services and other services and supplies.	First 20 days Additional 80 days Beyond 100 days	100% of approved Amount All but \$161 per day \$0	\$0 Up to \$161 per day All costs
HOME HEALTH CARE: Part-time or intermittent skilled care, home health aide services, durable medical equipment and supplies and other services.	Doctor or health care provider must order your care and care must be provided by a Medicare-certified home health agency. Must be homebound.	100% of approved amount; 80% of approved amount for durable medical equipment.	Nothing for services; 20% of approved amount for durable medical equipment.
HOSPICE CARE: Pain relief, symptom management and support services for terminally ill.	Doctor must certify that the beneficiary is expected to live 6 months or less. Service must be provided in a Medicare-approved facility or in your home.	Coverage includes drugs for pain relief and symptom management, medical nursing, social services, durable medical equipment, spiritual and grief counseling.	Hospice may not pay for a stay in a facility unless the hospice medical team determines that you need short term inpatient stay for pain and symptom management that cannot be addressed at home.
BLOOD:	In most cases, if hospital gets blood from a blood bank, there is no charge. If hospital has to buy blood, you must pay for the first three pints or replace the three pints by donation.	All but the first three pints per calendar year.	May be responsible for the first three pints.
RELIGIOUS NON-MEDICAL HEALTH CARE INSTITUTION (INPATIENT CARE)	Medicare will cover the non-medical, non-religious health care items and services for persons who qualify for hospital or skilled nursing facility but for whom medical care isn't in agreement with their religious beliefs.	Costs as defined for skilled nursing facilities.	Medicare does not cover religious aspects of care.

2016 MEDICARE PART B SERVICES

Services	You Pay
Part B Deductible	You pay \$166.00 per year
Blood	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf
Clinical Laboratory Services	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf
Home Health Services	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf
Medical and Other Services	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf
Mental Health Services	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf
Other Covered Services	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf
Outpatient Hospital Services	See the Medicare & You Guide https://www.medicare.gov/Pubs/pdf/10050.pdf

2016 MEDICARE PREVENTIVE SERVICES

If you have Original Medicare, you pay no coinsurance or deductible for certain preventive services if your doctor participates in Medicare.

For details about these Medicare preventive benefits, please refer to the **2016 Medicare and You** handbook at <https://www.medicare.gov/Pubs/pdf/10050.pdf>.

MEDICARE SUPPLEMENT INSURANCE RATES (MEDIGAP) FOR RHODE ISLAND

Insurance rates are subject to increase in future years based on changes in Medicare deductible amounts, higher cost of medical services, increased utilization of medical services, and other forces which drive health care costs.

This guide shows Medicare supplemental insurance plan rates for persons at age 65, 70, 75, and 80. You may contact companies individually for those in-between rates, if applicable. Ask about any discounts available for payment in advance, pre-authorized withdrawal from your savings or checking accounts, e-mail payments, spousal coverage, or any other preferred rates a company may offer.

NOTE:

- Rates published in this guide are based on information provided by the insurance companies. The rates are accurate based on available information as of January 1, 2016. Rates are subject to change. Check with the insurance company to verify their rates.
- Medigap plans must follow state and federal laws and plans must be identified as “Medicare Supplement Insurance.” Medigap insurance companies (in most states) can only sell “standardized” Medigap plans identified by letters A through N. Each standardized Medigap plan must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between Medigap plans with the same letter sold by different insurance companies. See following page for the Medigap A through N plans and their benefits.

COVERAGE-MEDIGAP PLANS

Medigap Benefits	A	B	C	D	F*	G	K**	L**	M	N
Part A Coinsurance	X	X	X	X	X	X	X	X	X	X
Up to 365 Days	X	X	X	X	X	X	X	X	X	X
Part B Coinsurance	X	X	X	X	X	X	X	X	X	X
Blood	X	X	X	X	X	X	X	X	X	X
Hospice Care Coinsurance	X	X	X	X	X	X	X	X	X	X
Skilled Nursing Coinsurance			X	X	X	X	50%	75%	X	X
Part A Deductible		X	X	X	X	X	50%	75%	50%	X
Part B Deductible			X		X	X				
Part B Excess Charges					X	X				
Foreign Travel Emergency (Up to Plan Limits)			X	X	X	X			X	X

MEDICARE SUPPLEMENT INSURANCE PLANS-MONTHLY PREMIUMS

The rate tables in this guide contain monthly premiums from the insurance companies listed below.

There are other carriers, but rates were not available as of the publishing of this guide. If and when rates become available, a supplement to this guide will be issued.

All rates are as of January 1, 2016 and are subject to change. Contact the insurance company directly to verify premiums.

AARP Medicare Supplement Insurance Plans
Insured by UnitedHealthcare Insurance Company
1-800-523-5800

Aetna Medicare Supplement
1-800-642-0013

Blue Cross/Blue Shield of Rhode Island Plan 65 Supplement Insurance Plans
401-351-BLUE (2583) 1-800-505-BLUE (2583)

Combined Insurance Company
1-800-544-5531

Globe Life and Accident Insurance Company
1-800-801-6831

Humana Insurance Company
1-866-645-7322

Liberty National Life Insurance Company
1-800-331-2513

Mutual of Omaha Insurance Company
1-800-246-1158

Transamerica Life Insurance Company
1-800-247-1771

Male, Non-Smoker Medicare Supplement Plans

<u>Plan Name</u>	<u>Monthly Premium 65 Years of Age</u>	<u>Monthly Premium 70 Years of Age</u>	<u>Monthly Premium 75 Years of Age</u>	<u>Monthly Premium 80 Years of Age</u>
Aetna Plan A	\$129.83	\$155.08	\$178.66	\$193.16
Aetna Plan B	\$142.74	\$176.24	\$209.66	\$238.24
Aetna Plan F	\$166.33	\$205.16	\$245.66	\$282.07
Aetna Plan G	\$150.66	\$186.66	\$224.82	\$260.24
Aetna Plan N	\$119.58	\$148.91	\$180.33	\$210.41
Cigna Medicare Supplement Solutions Plan A	\$142.07	\$167.00	\$192.16	\$215.87
Cigna Medicare Supplement Solutions Plan F	\$175.08	\$204.37	\$238.07	\$275.90
Cigna Medicare Supplement Solutions Plan G	\$147.81	\$175.43	\$207.18	\$241.92
Cigna Medicare Supplement Solutions Plan N	\$117.71	\$138.98	\$164.47	\$164.47
Humana Medicare Supplement Plan A	\$116.85	\$141.72	\$172.00	\$202.99
Humana Medicare Supplement Plan B	\$126.99	\$154.06	\$187.02	\$220.66
Humana Medicare Supplement Plan C	\$146.11	\$177.32	\$215.31	\$254.11
Humana Medicare Supplement Plan F	\$149.05	\$180.90	\$219.67	\$259.25
Humana Medicare Supplement High Deductible Plan F	\$57.14	\$69.09	\$83.63	\$98.47
Humana Medicare Supplement Plan K	\$69.35	\$89.93	\$101.69	\$119.82

Male, Non-Smoker Continued	65	70	75	80
Humana Medicare Supplement Plan L	\$97.73	\$118.46	\$143.70	\$169.47
Mutual of Omaha Plan A	\$147.85	\$175.30	\$203.94	\$234.79
Mutual of Omaha Plan C	\$187.44	\$222.26	\$258.52	\$297.65
Mutual of Omaha Plan D	\$178.33	\$211.39	\$245.92	\$283.18
Mutual of Omaha Plan F	\$190.06	\$225.32	\$262.07	\$301.79
TransAmerica Plan A	\$98.39	\$125.82	\$156.65	\$185.67
TransAmerica Plan B	\$129.90	\$166.12	\$206.83	\$245.15
TransAmerica Plan C	\$153.69	\$196.55	\$244.71	\$290.05
TransAmerica Plan D	\$142.08	\$181.69	\$226.21	\$268.13
TransAmerica Plan F	\$154.59	\$197.69	\$246.13	\$291.73
TransAmerica Plan G	\$142.01	\$181.61	\$226.11	\$268.00
TransAmerica Plan K	\$70.79	\$90.52	\$112.70	\$133.59
TransAmerica Plan L	\$105.08	\$134.37	\$167.30	\$198.30
TransAmerica Plan M	\$129.39	\$165.46	\$206.01	\$244.18
TransAmerica Plan N	\$121.67	\$155.59	\$193.72	\$229.61

Male, Smoker Medicare Supplement Plans

Plan Name	Monthly Premium 65 Years of Age	Monthly Premium 70 Years of Age	Monthly Premium 75 Years of Age	Monthly Premium 80 Years of Age
Aetna Plan A	\$142.83	\$170.58	\$196.58	\$212.49
Aetna Plan B	\$158.16	\$193.83	\$230.57	\$262.07
Aetna Plan F	\$182.91	\$225.66	\$270.32	\$310.32
Aetna Plan G	\$165.66	\$205.33	\$247.26	\$286.24
Aetna Plan N	\$131.58	\$163.83	\$198.01	\$231.49
Cigna Medicare Supplement Solutions Plan A	\$156.28	\$183.70	\$211.37	\$237.46
Cigna Medicare Supplement Solutions Plan F	\$192.58	\$224.81	\$261.87	\$303.50
Cigna Medicare Supplement Solutions Plan G	\$162.59	\$192.98	\$227.90	\$266.12
Cigna Medicare Supplement Solutions Plan N	\$129.48	\$152.88	\$180.92	\$212.89
Humana Medicare Supplement Plan A	\$173.65	\$210.83	\$256.08	\$302.29
Humana Medicare Supplement Plan B	\$188.82	\$229.28	\$278.53	\$328.82
Humana Medicare Supplement Plan C	\$217.39	\$264.04	\$320.82	\$378.80
Humana Medicare Supplement Plan F	\$221.79	\$269.38	\$327.33	\$386.49
Humana Medicare Supplement High Deductible Plan F	\$84.42	\$102.27	\$124.00	\$146.18

Male, Smoker Continued	65	70	75	80
Humana Medicare Supplement Plan K	\$102.66	\$124.46	\$151.00	\$178.10
Humana Medicare Supplement Plan L	\$145.08	\$176.07	\$213.79	\$252.31
Mutual of Omaha Plan A	\$169.94	\$201.49	\$234.41	\$269.87
Mutual of Omaha Plan C	\$215.45	\$255.47	\$297.15	\$342.13
Mutual of Omaha Plan D	\$204.98	\$242.98	\$282.66	\$325.49
Mutual of Omaha Plan F	\$218.46	\$258.99	\$301.23	\$346.89
TransAmerica Plan A	\$108.23	\$138.40	\$172.31	\$204.24
TransAmerica Plan B	\$142.89	\$182.73	\$227.51	\$269.67
TransAmerica Plan C	\$169.06	\$216.20	\$269.18	\$319.05
TransAmerica Plan D	\$156.29	\$199.86	\$248.84	\$294.94
TransAmerica Plan F	\$170.05	\$217.46	\$270.74	\$320.91
TransAmerica Plan G	\$156.21	\$199.77	\$248.84	\$294.80
TransAmerica Plan K	\$77.87	\$99.58	\$123.97	\$146.95
TransAmerica Plan L	\$115.58	\$147.81	\$184.03	\$218.13
TransAmerica Plan M	\$142.33	\$182.01	\$226.61	\$268.59
TransAmerica Plan N	\$133.84	\$171.15	\$213.09	\$252.57

Female, Non-Smoker Medicare Supplement Plans

Plan Name	Monthly Premium 65 Years of Age	Monthly Premium 70 Years of Age	Monthly Premium 75 Years of Age	Monthly Premium 80 Years of Age
Aetna Plan A	\$120.83	\$144.24	\$166.24	\$179.66
Aetna Plan B	\$133.74	\$163.99	\$194.99	\$221.57
Aetna Plan F	\$154.74	\$190.91	\$228.66	\$262.49
Aetna Plan G	\$140.33	\$173.91	\$209.49	\$242.57
Aetna Plan N	\$111.66	\$138.99	\$168.24	\$196.41
Cigna Medicare Supplement Solutions Plan A	\$123.54	\$145.22	\$167.09	\$187.72
Cigna Medicare Supplement Solutions Plan F	\$152.24	\$177.71	\$207.01	\$239.92
Cigna Medicare Supplement Solutions Plan G	\$128.53	\$152.55	\$180.16	\$210.37
Cigna Medicare Supplement Solutions Plan N	\$102.36	\$120.85	\$143.02	\$168.29
Humana Medicare Supplement Plan A	\$116.55	\$137.40	\$158.97	\$180.44
Humana Medicare Supplement Plan B	\$126.67	\$149.37	\$172.84	\$196.20
Humana Medicare Supplement Plan C	\$145.74	\$171.90	\$198.96	\$225.90
Humana Medicare Supplement Plan F	\$148.68	\$175.37	\$202.98	\$230.47
Humana Medicare Supplement High Deductible Plan F	\$57.00	\$67.01	\$77.37	\$89.68
Humana Medicare Supplement Plan K	\$69.18	\$81.40	\$94.05	\$106.64

Female, Non-Smoker Continued	65	70	75	80
Humana Medicare Supplement Plan L	\$97.49	\$114.86	\$132.84	\$150.73
Mutual of Omaha Plan A	\$128.63	\$152.51	\$177.42	\$204.27
Mutual of Omaha Plan C	\$163.07	\$193.37	\$224.91	\$258.96
Mutual of Omaha Plan D	\$155.15	\$183.91	\$213.95	\$246.36
Mutual of Omaha Plan F	\$165.35	\$196.03	\$228.00	\$262.56
TransAmerica Plan A	\$89.73	\$112.80	\$137.32	\$161.89
TransAmerica Plan B	\$118.47	\$148.94	\$181.31	\$213.75
TransAmerica Plan C	\$140.17	\$176.21	\$214.52	\$252.89
TransAmerica Plan D	\$129.58	\$162.90	\$198.31	\$233.78
TransAmerica Plan F	\$140.99	\$177.24	\$215.76	\$254.36
TransAmerica Plan G	\$129.52	\$162.82	\$198.21	\$233.67
TransAmerica Plan K	\$64.56	\$81.16	\$98.80	\$116.48
TransAmerica Plan L	\$95.83	\$120.47	\$146.66	\$172.90
TransAmerica Plan M	\$118.00	\$148.34	\$180.59	\$212.90
TransAmerica Plan N	\$110.96	\$139.49	\$169.82	\$200.20

Female, Smoker Medicare Supplement Plans

Plan Name	Monthly Premium 65 Years of Age	Monthly Premium 70 Years of Age	Monthly Premium 75 Years of Age	Monthly Premium 80 Years of Age
Aetna Plan A	\$132.83	\$158.58	\$182.83	\$197.58
Aetna Plan B	\$147.08	\$180.33	\$214.49	\$243.82
Aetna Plan F	\$170.33	\$209.99	\$251.49	\$288.74
Aetna Plan G	\$154.33	\$191.33	\$230.41	\$266.82
Aetna Plan N	\$122.83	\$152.99	\$184.99	\$216.07
Cigna Medicare Supplement Solutions Plan A	\$135.89	\$159.74	\$183.80	\$206.49
Cigna Medicare Supplement Solutions Plan F	\$167.46	\$195.48	\$227.71	\$263.91
Cigna Medicare Supplement Solutions Plan G	\$141.39	\$167.81	\$198.17	\$231.40
Cigna Medicare Supplement Solutions Plan N	\$112.59	\$132.94	\$157.32	\$185.12
Humana Medicare Supplement Plan A	\$173.29	\$204.38	\$236.61	\$268.69
Humana Medicare Supplement Plan B	\$188.34	\$222.26	\$257.34	\$292.26
Humana Medicare Supplement Plan C	\$216.84	\$255.94	\$296.39	\$336.65
Humana Medicare Supplement Plan F	\$221.23	\$261.12	\$302.39	\$343.48
Humana Medicare Supplement High Deductible Plan F	\$84.21	\$99.17	\$114.65	\$130.05
Humana Medicare Supplement Plan K	\$102.41	\$120.68	\$139.58	\$158.40

Female, Smoker Continued	65	70	75	80
Humana Medicare Supplement Plan L	\$144.72	\$170.69	\$197.56	\$224.30
Mutual of Omaha Plan A	\$147.85	\$175.30	\$203.94	\$234.79
Mutual of Omaha Plan C	\$187.44	\$222.26	\$258.52	\$297.65
Mutual of Omaha Plan D	\$178.33	\$211.39	\$245.92	\$283.18
Mutual of Omaha Plan F	\$190.06	\$225.32	\$262.07	\$301.79
TransAmerica Plan A	\$98.70	\$124.08	\$151.05	\$178.08
TransAmerica Plan B	\$130.32	\$163.83	\$199.44	\$235.12
TransAmerica Plan C	\$154.19	\$193.83	\$235.97	\$278.18
TransAmerica Plan D	\$142.54	\$179.19	\$218.14	\$257.16
TransAmerica Plan F	\$155.08	\$194.96	\$237.34	\$279.80
TransAmerica Plan G	\$142.47	\$179.10	\$218.03	\$257.04
TransAmerica Plan K	\$71.01	\$89.27	\$108.68	\$128.12
TransAmerica Plan L	\$105.41	\$132.52	\$161.33	\$190.19
TransAmerica Plan M	\$129.80	\$163.18	\$198.65	\$234.19
TransAmerica Plan N	\$122.06	\$153.44	\$186.80	\$220.22

AARP Medicare Plans from UnitedHealthcare

Rates shown are based on age and are for non-smokers.

Rates will vary based on gender and smoking status.

Rates shown are Standard Rates with Enrollment Discount.

Name of Plan	Age 65	Age 70	Age 75	Age 80
Plan C	\$137.02	\$166.38	\$215.32	\$215.32
Plan A	\$78.75	\$95.62	\$123.75	\$123.75
Plan B	\$114.27	\$138.76	\$179.57	\$179.57
Plan F	\$137.55	\$167.02	\$216.15	\$216.15
Plan K	\$48.30	\$58.65	\$75.90	\$75.90
Plan L	\$78.05	\$94.77	\$122.65	\$122.65
Plan N	\$89.95	\$109.22	\$141.35	\$141.35

Blue Cross Blue Shield of Rhode Island Plan 65

Plan 65 Medicare Supplement Insurance (Medigap) Rates

2016 Rates	Plan A	Plan F	Plan Select F
Under 65	\$157.42		
Age-in Rate for ages 65 to 67	\$102.32	\$145.73	\$104.30
Age-in Rate for ages 68 to 70	\$122.79	\$174.88	\$125.16
Age-in Rate for ages 71 to 72	\$141.68	\$201.78	\$144.42
Age 73+	\$157.42	\$224.20	\$160.47

Combined Insurance

Rates shown as a range, will vary based on gender and other factors.

Name of Plan	Age 65	Age 70	Age 75	Age 80
Plan A	\$70-\$535	\$70-\$535	\$70-\$535	\$70-\$535
Plan F	\$128-\$214	\$128-\$267	\$128-\$303	\$128-\$333
Plan N	\$80-\$164	\$80-\$209	\$80-\$241	\$80-\$270

Globe Life and Accident Insurance, GlobeCare Medicare Supplement

Preferred rates shown. Premiums will vary based on gender and other factors.

Name of Plan	Age 65	Age 70	Age 75	Age 80
Plan A	\$76.50	\$104.00	\$110.50	\$112.50
Plan B	\$115.00	\$148.50	\$168.00	\$171.00
Plan C	\$129.00	\$163.00	\$190.00	\$200.00
Plan F	\$130.50	\$164.50	\$192.00	\$202.00
Plan F High Deductible	\$31.00	\$40.50	\$50.50	\$57.00

Liberty Mutual Insurance

Preferred rates shown. Premiums will vary based on gender and other factors.

Plan A	\$70.00
Plan B	\$125.00
Plan F	\$128.00
Plan F High Deductible	\$33.00
Plan N	\$80.00

RHODE ISLAND STATE HEALTH INSURANCE PROGRAM

The Rhode Island Department of Human Services, Division of Elderly Affairs (DEA) has several options to help answer your questions or concerns relating to medical coverage as you become Medicare eligible. Trained State Health Insurance Program (SHIP) counselors and volunteers can help you understand the difference between supplemental insurance and Medicare Advantage organizations, the difference in coverage among standard Medicare supplement plans, Medicare prescription drug plans (Medicare Part D) and other programs that help you to pay for your health care. To contact a SHIP volunteer in your area, call DEA at 462-3000. TTY users can call 462-0740. Beneficiaries may also call THE POINT, Rhode Island's Aging and Disability Resource Center at 462-4444. TTY users can call 462-4445.

SHIP REGIONAL AGENCIES

Region One: Tri-Town Community Action, Telephone: 709-2635

Serving the communities of Burrillville, Cranston, Cumberland, Foster, Glocester, Johnston, Lincoln, North Providence, North Smithfield, Scituate, Smithfield, and Woonsocket

Region Two: West Bay Community Action, Telephone: 732-4660

Serving the communities of Coventry, East Greenwich, Warwick, West Greenwich and West Warwick

Region Three: South County Community Action, Telephone: 789-3016

Serving the communities of Charlestown, Exeter, Hopkington, Narragansett, New Shoreham, North Kingstown, Richmond, South Kingstown and Westerly

Region Four: Diocese of Providence; Office of Community Services.

Contact The POINT, RI's Aging and Disability Resources Center at 462-4444
Serving the community of Providence

Region Five: East Bay Community Action, Telephone: 435-7876

Serving the communities of Barrington, Bristol, Central Falls, East Providence, Pawtucket and Warren

Region Six: Child & Family Services of Newport County, Telephone: 848-4185

Serving the communities of Jamestown, Little Compton, Middletown, Newport, Portsmouth and Tiverton