

Insurance Division, 350 Winter St. NE, Room 200, Salem, Oregon 97301-3878

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For more information:  
Lisa Emerson (503) 947-7087  
SHIBA manager

## **Medicare supplement changes effective June 1, 2010**

*Consumers do not need to switch plans*

(Salem) — Oregonians with Medicare should be careful and ask lots of questions if they are considering switching supplemental insurance plans.

Several changes to Medicare supplement plans took effect June 1, 2010: some plans are no longer for sale and two new plans were introduced. But that does not mean seniors need to act, according to the Department of Consumer and Business Services' Senior Health Insurance Benefits Assistance (SHIBA) program.

“Seniors can keep their existing plans, even if those plans are no longer being sold,” said Lisa Emerson, SHIBA manager. “And although there have been suggestions that the prices of discontinued plans would go up significantly because of these changes, we do not expect that to happen.”

Medicare supplement insurance policies, also called Medigap policies, are sold by private insurance companies. Medicare does not pay all the costs of a person's medical care, so this insurance fills some of the “gaps” in coverage. The plans are named by letter, A through N. All plans with the same letter offer the same benefits nationwide. A standard Plan F in Oregon offers the same benefits as Plan F in New York. However, the price varies by insurance company.

Although the recent changes added two new options, seniors should carefully consider their situation before attempting to switch plans, Emerson said. Depending on their plan, they may not be able to switch, and switching plans may result in higher prices because of health conditions.

Oregonians can call the SHIBA hotline at 1-800-722-4134 for free counseling.

“Because each enrollee's situation is unique, we encourage seniors and their families to contact us,” said Lisa Emerson, SHIBA manager. “We can help them navigate through their options and answer questions.”

When you call SHIBA, depending on where you live, your call will be routed to a counselor in your area or returned by one of the state SHIBA staff. Visit [www.oregonshiba.org](http://www.oregonshiba.org) for more information on this program.

For more information on Medigap policies, including the recent changes, visit:

<http://tinyurl.com/medigapguide>

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