

Medigap Quotes by Email: Compare Medigap Plans

Description

1. Fill out your information below.
2. Receive a current list of Medigap quotes by email.



List of [Medigap quotes](#) is sent via email and comes, in most cases, within minutes of submission. If you don't see the email with the Medigap quotes shortly, don't forget to check your junk/bulk mailbox as it sometimes ends up there. If you wish to speak with someone directly, you can call us at 877.506.3378.

Posted on

James Price

Trustindex verifies that the original source of the review is Google.

I was provided with accurate data and the process of signing up for my initial

Posted on

Kevin Miller

Trustindex verifies that the original source of the review is Google.
Garrett Ball of 65Medicare is wonderful. He is very knowledgeable, helpful, re

Posted on

V. Tina Christian

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Trustindex verifies that the original source of the review is Google.
I felt very comfortable and safe that my medicare needs were being met. Garret

Posted on

Peggy Townsend

Trustindex verifies that the original source of the review is Google.
For more than a decade, Garrett has helped me sort through the many insurance

Posted on

Tim Curran

Trustindex verifies that the original source of the review is Google.
Garrett was great. Responsive but not pushy at all--very informed. HIGHLY reco

Posted on

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Matt Deeter

Trustindex verifies that the original source of the review is Google.
Garrett made my onboarding to Medicare a breeze!

Posted on

gary piatt

Trustindex verifies that the original source of the review is Google.
We have worked with Garrett since 2018 and he has always been very quick to re

Posted on

Jayne Warbinton

Trustindex verifies that the original source of the review is Google.
Very knowledgeable. Listens carefully and provides options. Very responsive

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Why Do You Need to Get Medigap Quotes?

Medigap plans are Federally-standardized. Coverage is the exact same with each company in other words, a Plan F is a Plan F and a Plan G is a Plan G. Because of that, it is essential to compare these plans on the basis of price. You should get quotes, compare the rates, and use that are the primary factor in your decision.

Since coverage is the same, most people mistakenly assume that the rates will also be similar. However, that is most certainly not the case. In fact, rates can vary by as much as \$100/month for the same coverage that works the same way. You don't get more by paying more, when it comes to [Medigap plans](#).

So, what does "works the same way" mean? This means simply that all Medigap providers are required to deliver the same benefits and pay claims through the Medicare crossover system. They all pay claims using the Medicare-mandated time schedule and amounts. So, your experience with a Medigap provider will not vary from your experience with a different provider.

How Do You Get Medigap Quotes?

So, how do you go about getting Medigap quotes? There are really two options for obtaining quotes. The first option is to contact each different company that sells plans in your state. Some of this can be done online or, you can call each company individually. You'll speak with an agent that works specifically for that company, give them your personal information, and they'll run/provide Medigap quotes for their specific company. Then, you'll do the same thing with the next company. Sounds fun, right?

The easier way to do it is to use an independent brokerage. This does not cost you anything in fact, it usually saves you hundreds of dollars. You can compare all of the Medigap plans in a centralized, unbiased place and make an informed choice based on which company has the best deal once you get the Medigap quotes.

Why Do Medigap Quotes Vary So Much?



If you have already started the process of acquiring Medigap rates from various Medigap insurance companies, you have probably noticed that there is a tremendous variance in what the plans cost from company to company even for the exact same standardized coverage plans. Medigap companies, just like other products on the free market, determine their own premiums based on a number of factors including your age, gender, where you live, and their own company-specific claims ratios. Also, another factor is that some companies need to be competitively priced to attract new policyholders, whereas other companies can survive on name alone and get away with charging a little more.

Here are a couple of examples of Medigap quotes, based on actual rates and situations, to illustrate the variance:

EXAMPLE 1: Barb lives in Western North Carolina. She is turning 65 in two months, so she is comparing Medigap quotes from a handful of companies that have sent her direct mail solicitations. She is worried she is going to run out of time to enroll in a plan, so she picks a plan from one of the

companies that has been sending her mail since she has heard of it. The premium for their Plan G is **\$122/month**. However, what Barb did not realize because she didn't compare Medigap quotes from all the Medigap companies, is that there are actually 24 companies with lower rates for the exact same coverage that works the same way. The lowest rate for Plan G would have been **\$84/month**, which would have saved her nearly **\$500/year** without sacrificing any coverage or service.

EXAMPLE 2: John lives near Pittsburgh, PA. He is coming up on his retirement at age 67. He's been insured through his company's plan for 30+ years with the same insurance company. The agent from that company, which only represents that particular insurance company, contacts him to give him Medigap quotes. Since he's had this insurance company for so long, he assumes they are also the best Medigap plan and enrolls in their Plan G at a premium of **\$164/month**. What John did not realize is that other Medigap quotes from other A or higher rated companies would be much lower starting at **\$123/month** for the same Plan G benefits and service.

What Determines What My Medigap Quotes Will Be?

There are several factors that go into determining what your Medigap premiums will be. These do vary, to some degree, from state to state. But overall, the following is a list of factors that determine your Medigap quotes:

- Your age as of the date the policy takes effect
- Where you live - your zip code
- Your gender - male rates are usually 10-15% higher than female rates
- Your health (in some cases) - this does not pertain to people turning 65 or going on Medicare for the first time
- Your tobacco use (in some cases) - this is not used in many states if you are turning 65 or going on Medicare for the first time
- Your marital status (in some cases) - some companies give a discount if two people in the same household sign up for a plan or even just because you are married

[Medigap Quotes by Email - Review the List and Make an Informed Choice](#)

Get a List of All Plans for Your Zip Code

Complete the form to receive the information via email

[si-contact-form form="9"] I hate spam too, so I will never send any to you!

[No, thanks](#)

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Author

65medicare