Insurance Company of North America (INA) Medigap: What You Need to Know

Description

Click here if want to sign up for an INA/Chubb Medigap plan?

If you already know you want this plan, you cannot currently sign up directly, but you can sign up here. You can do that by either a) Email us that you want this plan or b) Schedule an appointment here

If you are comparing Medicare Supplement plans, you may have recently come across a company called **Insurance Company of North America**, or **INA**. You may also see the name **Chubb** associated with the plan.

So, who exactly is INA? Is Insurance Company of North America a legitimate Medigap company? And how do **INA Medigap** plans compare with Medicare Supplement plans from other top Medigap insurance companies?

The short answer is that Insurance Company of North America is far from a new insurance company. INA dates back to 1792 and is now part of Chubb, one of the largest insurance organizations in the world. However, the current INA Medicare Supplement offering is relatively new, which creates both some attractive characteristics and a few things you should consider before enrolling.

This guide explains what you should know about **Insurance Company of North America Medigap plans** before making a decision.

Who Is Insurance Company of North America (INA)?

Insurance Company of North America, commonly abbreviated **INA**, has a very long history in the insurance industry.

INA was founded in Philadelphia in 1792 and is considered the first stock insurance company in the United States. Today, Insurance Company of North America operates as part of **Chubb**.

That Chubb connection is important because many consumers researching INA Medigap plans may be more familiar with the Chubb name than with Insurance Company of North America.

INA also has very strong financial ratings. As of 2026, **Insurance Company of North America has an A++ (Superior) financial strength rating from AM Best**, with a stable outlook. Financial strength does not tell you whether an insurer will have the lowest Medigap premium or the smallest future rate increases, but it is certainly a positive factor when evaluating an insurance company.

How Do INA Medigap Plans Work?

The most important thing to remember about **INA Medigap** coverage is that Medicare Supplement plans are standardized.

That means an **INA Plan G provides the same medical benefits as Plan G from another insurance company**. Likewise, an INA Plan N follows the same standardized Plan N benefits offered by other Medigap companies.

Insurance companies cannot create their own version of Plan G or remove benefits from the standardized coverage.

Therefore, when comparing Insurance Company of North America Medigap with another carrier, the biggest differences are generally:

- Premium
- Rate increases over time
- Household discounts
- Underwriting requirements
- Customer service
- Financial strength
- Availability in your state

This standardization makes Medigap considerably easier to compare than many other types of health insurance. You do not have to determine whether one companyâ??s Plan G has a better doctor network or better hospital benefits. A standardized Plan G is a Plan G regardless of the company providing it.

Which Medicare Supplement Plans Does INA Offer?

Plan availability varies by state, but Insurance Company of North America has offered several of the most common standardized Medicare Supplement plans, including:

- **Plan G**
- **Plan N**
- **High-Deductible Plan G**
- **Plan A**
- **Plan F** for people who are eligible to purchase it

For example, current state insurance information in California lists INA Plans A, F, G, High-Deductible G and N. Other states may have a different lineup, so availability should always be verified based on where you live.

You can view all of the Medigap plans on the Medigap coverage chart. But for most people who are new to Medicare today, the primary comparison will be between **Plan G and Plan N**.

Plan G offers very comprehensive coverage and pays essentially all Medicare-approved expenses left behind by Original Medicare after you satisfy the annual Medicare Part B deductible.

Plan N usually has a lower monthly premium but includes some additional out-of-pocket costs, including certain office visit and emergency room copays and potential Medicare Part B excess charges.

Why Am I Suddenly Seeing INA or Chubb on Medigap Quotes?

This is where the history gets a little confusing.

Chubb previously offered Medicare Supplement coverage through **ACE Property & Casualty Insurance Company** in many states. More recently, Chubb has been transitioning new Medicare Supplement business in a number of states to **Insurance Company of North America (INA)**.

That transition began in multiple states during 2025 and continued into 2026. As a result, someone who researched Chubb Medicare Supplement plans a few years ago may have seen **ACE**, while someone requesting quotes today may see **INA** instead.

This does **not** mean INA itself is a newly formed insurance company. Quite the oppositeâ??INA has existed since 1792.

What is relatively new is the **current INA Medigap block of business**.

That distinction becomes particularly important when evaluating future rate stability and makes it more desirable than a â??closedâ?• block of business (i.e. ACE).

INA Medigap Pricing and Household Discounts

INA Medigap rates have been competitive in a number of markets.

That does not mean INA will automatically have the lowest rate where you live. Medigap premiums can vary substantially depending on your:

- ZIP code
- Age
- Gender
- Tobacco status
- Plan selection
- Eligibility for available discounts

For example, current filed-rate comparisons show INA competing near some of the lower-priced Plan G and Plan N options in certain markets. However, the rankings can change considerably from one ZIP code or state to another.

INA also offers a **household discount in some states**. For example, current Kansas insurance department data shows a 7% household discount. Discount rules and percentages can vary by location, so you should verify the actual discount that applies to you rather than assuming the same percentage applies nationwide.

This is one reason it makes sense to compare your actual INA premium with the other Medigap companies available in your ZIP code instead of relying on national averages. We can send you Medigap quotes by email any time.

What About INA Medigap Rate Increases?

This is probably the biggest unknown with the current Insurance Company of North America Medigap offering.

INA has a very long history as an insurance company, and Chubb has substantial experience in the insurance industry. But **INAâ??s current Medigap product is relatively new**.

That means there simply is not yet a long INA-specific Medigap rate history that allows us to confidently predict how premiums will perform five, seven or ten years from now.

This does not mean INA will have large rate increases. It also does not mean INA will have small increases.

It means the history does not exist yet.

That is an important distinction.

A very strong financial rating tells you something about an insurance companyâ??s financial ability to meet its obligations. It does **not** guarantee that the company will have smaller Medicare Supplement rate increases.

When comparing INA Medigap with a carrier that has offered the same Medigap block for many years, you should weigh INAâ??s current pricing and strong financial backing against the limited long-term rate history of the newer INA Medigap product.

INA Medigap Underwriting and Eligibility

If you are enrolling during your initial **Medigap Open Enrollment Period** or have a guaranteed-issue right, medical underwriting generally will not determine whether you can obtain coverage.

However, if you already have a Medicare Supplement and want to change to INA later, medical underwriting may be required in many states.

Underwriting rules can vary by state and can change over time. Your medical conditions, recent treatments, upcoming procedures and prescription history may all be relevant when applying outside of a protected enrollment period.

This is another reason we generally recommend comparing companies **before submitting an application**.

There is no advantage to submitting applications blindly to several companies when an independent broker can compare pricing and review the underwriting requirements first.

What About INA Claims and Customer Service?

Medigap claims are different from claims with most other health insurance.

When Medicare approves a covered claim, the information is generally transmitted electronically through the Medicare crossover system to the Medicare Supplement company.

Because of this, one Medigap company does not get to decide that its Plan G pays less than another companyâ??s Plan G.

That is why we generally place much less emphasis on online â??claims reviewsâ?• when evaluating Medicare Supplement insurance.

There can still be differences between companies when it comes to:

- Billing
- Customer service
- Policy changes
- Online account access
- Administrative issues

But the actual medical benefits of an INA Plan G or Plan N are standardized.

Who Might INA Medigap Be a Good Fit For?

Insurance Company of North America Medigap may be worth considering if:

- INA has a competitive premium in your area
- You want the financial backing of a highly rated Chubb company
- You qualify for an INA household discount
- You understand that the current INA Medigap product has limited long-term rate history
- You are comparing INA against several other companies instead of selecting a carrier based solely on brand name

The combination of competitive pricing in some markets and Chubbâ??s financial strength can make INA an attractive option.

But that does not automatically make it the best choice for everyone.

When Might Another Medigap Company Make More Sense?

Another insurance company may be a better option if:

- Its premium is substantially lower for the exact same plan
- You prefer a Medigap company with a longer rate history
- Another companyâ??s underwriting guidelines are more favorable for your health history
- Another carrier offers a larger household discount in your state

Remember, there is no extra medical coverage simply because you pay more for a particular insurance companyâ??s Plan G.

The goal is to find the right combination of **price, financial strength, rate history and long-term fit**.

Bottom Line: Is INA Medigap Worth Considering?

Yes. **INA Medigap plans are definitely worth including in your comparison when they are available in your area.**

Insurance Company of North America has been in business for more than two centuries, is part of Chubb and has excellent financial-strength ratings. At the same time, the current INA Medicare Supplement offering is relatively new, so there is not yet enough history to make definitive conclusions about its long-term rate performance.

That makes INA an interesting Medigap optionâ??but not one you should evaluate in isolation.

The best approach is to compare **INA, Chubb and Insurance Company of North America Medigap rates** against all of the other competitive Medigap companies available in your ZIP code.

Because the medical benefits are standardized, you can make a true apples-to-apples comparison. As an independent broker, we can help you evaluate rate histories, projected future rates and make an informed, prudent decision based on all factors.

65Medicare.org is a leading, independent Medicare insurance agency for people turning 65 and going on Medicare. We can compare Insurance Company of North America (INA) Medigap rates with other Medicare Supplement companies available in your area. You can get Medigap quotes by email or, if you have questions about this information, contact us online or call us at **877.506.3378**.

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1. Medigap Plans

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3. INA Medicare Supplement
4. INA Medigap
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