



**2021**

**WYOMING BUYER'S GUIDE  
TO  
MEDICARE SUPPLEMENT "MEDIGAP" INSURANCE**



Presented by the

**WYOMING DEPARTMENT OF INSURANCE**

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And the

**WYOMING STATE HEALTH INSURANCE INFORMATION PROGRAM**

Under contract to

**WYOMING SENIOR CITIZENS, INC.**

[www.wyomingseniors.com](http://www.wyomingseniors.com)





**Mark Gordon**  
Governor

THE STATE OF WYOMING  
**Insurance Department**  
106 E. 6<sup>th</sup> Ave. • Cheyenne, Wyoming 82002

**Jeffrey P. Rude**  
Commissioner

March 1, 2021

Dear Fellow Citizens of Wyoming:

I am pleased to provide you the *2021 Wyoming Buyer's Guide to Medicare Supplement Insurance*. The Buyer's Guide is a part of my commitment to keep Wyoming insurance consumers aware of the latest changes in Medicare offerings and Medicare Supplement Insurance.

This Buyer's Guide was developed with financial assistance through a grant from the U.S. Department of Health and Human Services, Administration for Community Living. It was prepared with the cooperation of the Wyoming Insurance Department and Wyoming Senior Citizens, Inc., the Wyoming State Health Insurance Information Program (WSHIIP) contractor, based in Riverton, Wyoming.

The Wyoming State Health Insurance Information Program (WSHIIP) is federally grant funded to assist Medicare beneficiaries across Wyoming to enroll in and understand their benefits, determine eligibility, and apply for low-income assistance programs, and assist in filing Medicare appeals, all at no cost to the Wyoming consumer. The program provides numerous presentations, distributes educational materials, and attends health and senior fairs across Wyoming. During Open Enrollment alone, the program helps thousands of Wyoming Medicare beneficiaries.

It is important that you possess the necessary tools to be an informed purchaser. The Buyer's Guide, used in conjunction with the *Guide to Health Insurance for People with Medicare* and the *Medicare & You* handbook from CMS, provides a great deal of information about the Medicare program and the modernized Medicare supplement benefit plans. It includes charts that illustrate what Medicare pays for and what you are responsible for paying. It also includes a comparison of Medicare supplement benefit plans, premiums, and consumer protections brought about by federal laws. Please be aware that the companies that choose to be listed in this guide do so voluntarily, and the guide may not be inclusive of all companies offering Medicare Supplement Insurance in Wyoming. Also, the rates listed in the guide are subject to change at any time, and may be different at the time you purchase your policy.

I am confident that you will find this Buyer's Guide invaluable as you consider your available options. Should you have questions or require further assistance, please contact the Wyoming State Health Insurance Information Program (WSHIIP) toll-free at 1-800-856-4398, or the Wyoming Insurance Department at 1-800-438-5768

Best Regards,

  
Jeff Rude  
Insurance Commissioner

## **Wyoming State Health Insurance Information Program (WSHIIP)**

The Wyoming State Health Insurance Information Program (WSHIIP) is a federally funded grant program to provide unbiased assistance to Medicare beneficiaries **FREE OF CHARGE**. Wyoming Senior Citizens, Inc. has held this grant for over 25 years.

WSHIIP counselors help Medicare beneficiaries, their families or other representatives by providing information and answers to questions related to Medicare, Medicare supplement, prescription drug plan or other health insurance products. WSHIIP counselors have no connection with any insurance company or product.

WSHIIP counselors receive extensive initial and ongoing training in Medicare, Medicare supplement and prescription drug plans. Statewide counselors are available for individual appointments by calling 1-800-856-4398.

WSHIIP program staff is available to offer public presentations to groups, businesses and organizations. To schedule a presentation or to locate the WSHIIP coordinator or volunteer nearest you, contact Wyoming Senior Citizens, Inc. by calling 1-800-856-4398 or emailing [wshiipmgr@wyoming.com](mailto:wshiipmgr@wyoming.com).



## **YOU COULD HELP OTHERS- BECOME A VOLUNTEER!**

Have you ever thought you might want to help others with Medicare choices? WSHIIP invites you to consider becoming a trained volunteer.

Volunteers can assist others in Wyoming with simple or complex questions on Medicare. The WSHIIP staff provides thorough training and support to all volunteers to make sure they are kept updated on any changes to Medicare or Medicare Supplement policies.

For more information on becoming a volunteer, call Wyoming Senior Citizens, Inc. WSHIIP at 1-800-856-4398.

## **Understanding Medicare**

### **What is Medicare?**

Medicare is a national, tax supported, health insurance program for people 65 and over and for some persons with disabilities. If you or your spouse have worked for 10 or more years over a lifetime, you are probably eligible to receive Medicare Part A (hospital insurance) free of charge. Medicare Part B (medical insurance) is available at a monthly rate. If you have a lower income and limited assets you may qualify to receive Part B free by submitting an application for the Medicare Savings Program.

### **How does Original Medicare work?**

Medicare is two separate types of insurance: Part A covers hospital inpatient status, hospice, home health and limited skilled nursing. Part B covers part of doctor bills, outpatient care, medical equipment, lab and diagnostic tests.

### **How do I get Original Medicare?**

- Enroll by calling Social Security or online at [www.ssa.gov](http://www.ssa.gov)
- Enrolled automatically if receiving Social Security Retirement benefits prior
- Enrolled automatically (after 2 years) if receiving Social Security Disability Income (SSDI)
- Enrolled automatically if receiving Railroad Retirement Benefits

Initial enrollment period begins 3 months before age 65 and up to 3 months after.

### **What if I am still working?**

- Have employer insurance coverage? YES=enroll in Part A only.
- On spouse's employer coverage? YES=enroll in Part A only.
- Have up to 8 months to enroll Part B once employer plan ends
- No penalty for late Part B enrollment if on employer plan
- **ALWAYS** verify with employer how Medicare works with the employer plan. Medicare (part A & B) is primary for employers with fewer than 20 employees.

### **Veterans may be eligible for special medical program**

Eligibility and benefits are very restrictive and are subject to change. The Department of Veterans Affairs advises veterans to apply for both Part A and B of Medicare to ensure adequate medical coverage.

## **What about costs Medicare does not cover?**

Medicare pays for only a portion of hospital and medical bills. Beneficiaries will pay a share of their bills. Medicare Parts A and B both have deductibles and coinsurance requirements. Private insurance is available to cover all or some of these out-of-pocket costs. These insurance plans are called Medicare supplement (also called Med Sup or Medigap plans).

**Only one Medicare Supplement plan is necessary.** You can only buy one Medicare supplement (Medigap) plan. No one should try to sell you an additional Medigap plan unless you decide you need to switch policies.

The best time to buy a Medicare Supplement policy is during the initial enrollment period. This period lasts for 6 months and begins on the first day of the month in which you're both 65 or older and enrolled in Medicare Part B. During this period, an insurance company can't use medical underwriting to decide whether to accept your application. This means the insurance company can't refuse to sell you a policy or charge you more for a policy because of any health problems you may have. After this limited initial enrollment period, companies can pick and choose whom they will cover.

## **Standardization of Medigap Plans**

Following the models developed by the National Association of Insurance Commissioners (NAIC), Wyoming's regulations regarding Medigap insurance limit the different Medigap policies that can be sold to no more than 10 standard benefit plans plus the high-deductible plan G. There is a high-deductible plan F for those who were Medicare eligible prior to January 1, 2020. The plans are labeled A through N. The benefit for consumers is that upon deciding which plan you want, you can compare different companies' specific plans side by side.

Medigap insurers do not have to offer all of the plans, but are required to sell Plan A. If they offer any other plans in addition to A, they must also offer either Plan C or Plan F to individuals eligible for Medigap policies prior to 1/01/2020. If you have decided that you wish to purchase Plan G, this guide shows which companies offer it, and allows you to compare the rates.

As of January 1, 2020, insurance companies are no longer able to offer a new Medigap Plan C or F. Congress has passed laws that no longer allow Medicare supplement policies to cover the part B deductible after January 1, 2020. Anyone enrolled in Medigap Plan C or F as of 12/31/2019 was allowed to keep their plan.

## **Definitions**

To help you understand the benefits provided by Medicare and Medigap policies, we will concentrate on explaining the following terms that are frequently used with Medicare and Medigap policies:

**Assignment** - When benefits are assigned to a health care provider, the benefit is paid directly to the provider. A health care provider that accepts assignment for Medicare also agrees to accept Medicare's allowance for covered services. The beneficiary would then be responsible for any unmet deductible applied to the charge, for the copayments or coinsurance and for any services which were not covered. The beneficiary is not required to pay the health care provider the difference between the provider's normal fee and the Medicare-approved charge and the provider should not bill the beneficiary the difference.

**Benefit Period** - Medicare Part A benefits are paid on the basis of benefit periods and apply to hospital and skilled nursing facility (SNF) care. A benefit period begins on the day you are hospitalized and ends after you have been out of a hospital or SNF for 60 continuous days. A benefit period also ends if you remain in a SNF, but do not receive any skilled care for 60 continuous days. If you enter a hospital again after 60 days, a new benefit period begins.

**Copayments or Coinsurance** - Medicare generally pays 80% of the approved Part B charge and you are responsible for paying the remaining 20%. The portion of the Medicare approved charge that you pay is called a copayment or coinsurance.

**Deductible** - The deductible is the amount that you pay for eligible medical expenses before Medicare benefits begin to be paid. In 2021, the Medicare Part A deductible is \$1,484.00 per benefit period. The deductible for Part B is \$203 for the calendar year 2021.

**DRGs** - DRGs are the initials for Diagnostic-Related-Groups which is a classification and payment system used by Medicare to pay hospitals for different kinds of treatment. The treatment you receive at a hospital falls into one of several hundred DRG classifications. Hospitals are prohibited from charging Medicare patients for any difference between the actual cost of performing a procedure and the amount approved by Medicare.

**Exclusions** - There are certain conditions, circumstances, or services that are not covered by Medicare. These are referred to as exclusions.

**Free Look** - Wyoming's law provides you the right to return a Medigap policy within 30 days after you receive it. This is called the Free Look Provision. If you have paid the first premium and decide that you do not want to keep the policy, you are entitled to a full refund as long as you return the policy within 30 days after you receive it. To better assure the premium refund, you should consider returning the policy to the company by certified mail within the 30 days.

**Medicare-Approved Charge** - In Original Medicare, this is the amount a doctor or supplier that accepts assignment can be paid. It may be less than the actual amount a doctor or supplier charges. Medicare pays part of this amount and you're responsible for the difference.

**Initial Enrollment** - Every new Medicare recipient who is age 65 or older has a guaranteed right to buy a Medicare supplement policy during their initial enrollment. A company cannot reject you for any policy it sells, and it cannot charge you more than anyone else your age during this initial enrollment period.

Your initial enrollment period starts when you are age 65 or older and first enroll in Medicare Part B. It ends six months later. If you apply for a Medigap policy after your initial enrollment period, companies may refuse coverage because of health reasons. You will be eligible for an initial enrollment period when you become 65 if you have had Medicare Part B coverage before age 65 (e.g. Medicare disability or end-stage renal disease).

**Open Enrollment** – Medicare Open Enrollment runs every year from October 15<sup>th</sup> through December 7<sup>th</sup>. During this period each year, you are able to make changes to your Medicare Part D prescription drug plan, and change from Original Medicare to a Medicare Advantage plan. The best time to buy a Medigap policy is during your initial enrollment period when you first become eligible for Medicare.

**Pre-Existing Conditions** - Wyoming law restricts the limitations Medigap insurance policies can specify regarding conditions that existed prior to the policy's effective date, i.e., pre existing conditions. (Note: The Affordable Care Act does not affect Medigap policies, and pre-existing condition exclusions may apply)

- A preexisting condition cannot be defined as being more restrictive than a condition for which medical advice or treatment was received within 90 days prior to the policy's effective date.
- A Medigap policy cannot deny a claim for treatment pertaining to a preexisting condition when treatment is received more than 90 days after the policy's effective date.
- If the Medigap policy was purchased to replace another Medigap policy or during the open-enrollment period, the new policy cannot apply any limitations on preexisting conditions if the original policy was in effect for at least 90 days.

**SNF** – Skilled Nursing Facility - Medicare Part A can help pay for up to 100 days of extended care services in a skilled nursing facility (SNF) during a benefit period.



**Special Enrollment Period for the Working Aged** – If you are covered by a group health plan when you are first eligible for Medicare, you may be able to delay enrollment in Part B without incurring a penalty and/or in Part A without a premium surcharge and without waiting for a general enrollment period. The group plan must be based upon current employment. It cannot be a retiree plan. If you choose COBRA after your employee coverage ends, don't wait until your COBRA ends to enroll in Part B. If you don't enroll in Part B during the 8 months after the employment ends you may have to pay a penalty for as long as you have Part B.

If you have chosen to delay enrolling in Part B or premium Part A because you don't need Medicare coverage while you are covered under a group health plan, you may enroll during a special eight-month period subsequent to when your coverage under the group health plan ends. You should contact your local Social Security District Office as soon as employment ends or the plan coverage ends or changes.

## **Should I Purchase Long Term Care Insurance?**

In the past, families often stepped in to help when older family members were no longer able to care for themselves. Today, with people living longer, families living long distances apart and women working outside the home, fewer families are able to provide this care.

A wide range of long-term care services are available - adult day care, respite care, home care and nursing care. These services are expensive and often exceed a person's ability to pay.

People often mistakenly assume that Medicare will cover their long-term care costs.

### **MEDICARE ONLY COVERS LONG-TERM CARE IN VERY LIMITED CIRCUMSTANCES.**

Many Wyoming residents are eligible for Medicaid payment of their long term care bills. Medicaid is a medical assistance program for people with limited income and assets. Eligibility is determined by the Department of Health in Cheyenne, Wyoming. (Wyoming Department of Health-Medicaid 1-855-294-2127

Private long-term insurance is an option for people to consider, particularly if they have assets they wish to protect. You should not buy this type of insurance unless you can afford to pay the premiums every year. Remember, long term care insurance premiums can and often do go up, even after you retire. Long-term care plans are not standardized like Medigap plans. Therefore, it is very important to shop around and compare benefit options and cost.

## **Medicare Prescription Drug (Part D)**

Everyone with Medicare is eligible to join a Medicare Prescription Drug Plan. The Medicare drug program is voluntary. Most people with Medicare will have to pay a monthly premium for the benefit as well as deductibles and copayments. People with limited income and resources may receive help to reduce premiums, deductibles and copayments. In any case, most people can expect to save money on their medicine if they enroll.

### **Basic facts about Medicare Part D:**

- Medicare prescription drug plans provide insurance coverage for prescription drugs.
- Anyone on Medicare can enroll in a plan.
- You have three months following your 65th birthday to enroll in a plan. After that you may have to pay a penalty.
- There is a monthly premium to join a plan.
- The patient will pay a share of the cost of prescriptions in addition to the monthly premium. The actual amount will vary depending on the drug plan.
- You have 63 days to enroll once the employer coverage ends or if you move out of the service area.
- People with limited income may be eligible for the Extra Help Program that will reduce the premium, deductible and co-payments and cancel late enrollment penalties.
- A late enrollment may incur a penalty if the person does not enroll at the first opportunity.

Contact WSHIIP for assistance in determining the best plan for you. You can also review plan information and do a plan comparison at [www.medicare.gov](http://www.medicare.gov).

### **Part D ANNUAL ENROLLMENT PERIOD is October 15- December 7 each year:**

- Enroll in a Prescription Drug Plan if not enrolled during the initial enrollment period (65th birthday).
- **Compare current plan each year to ensure best coverage and cost effectiveness.**
- Call WSHIIP for an appointment to evaluate your plan option each year.

**Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020**

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. **Only applicants first eligible for Medicare before 2020 may purchase Plans C, F and high deductible F.**

<b>Medicare Supplement Insurance (Medigap) Plans</b>											
<b>Benefits</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F*</b>	<b>G*</b>	<b>K**</b>	<b>L**</b>	<b>M</b>	<b>N***</b>	
<b>Medicare Part A coinsurance and hospital costs</b> (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
<b>Medicare B coinsurance or copayment</b>	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	
<b>Blood (first 3 pints)</b>	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	
<b>Part A hospice care coinsurance or copayment</b>	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	
<b>Skilled nursing facility care coinsurance</b>			100%	100%	100%	100%	50%	75%	100%	100%	
<b>Part A deductible</b>		100%	100%	100%	100%	100%	50%	75%	50%	100%	
<b>Part B deductible</b>			100%		100%						
<b>Part B excess charges</b>					100%	100%					
<b>Foreign travel emergency (up to plan limits)</b>			80%	80%	80%	80%			80%	80%	
	<b>Out-of-pocket limit in 2021</b>						\$6,220	\$3,110			

\* Plans F and G also have a high deductible option which requires first paying a plan deductible of \$2,370 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

\*\* Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

\*\*\* Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

## **Medicare Supplement Company Information and Financial Strength Rating**

### **Understanding Best's Financial Strength Ratings**

AM Best's Financial Strength Rating can be assigned to an insurance company on an interactive or non-interactive basis. In both cases, the rating scale and descriptors are:

Secure	Vulnerable
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

### **Not Rated Designation**

The Not Rated (NR) designation is assigned to companies that are not rated by A.M. Best. A.M. Best is a voluntary financial rating system and is an independent opinion of A.M. Best. Some insurance companies choose to forgo this voluntary rating system as they are required to comply with the state regulations, guidelines and audits.

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A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings>

Company and Phone Number	AM Best Rating
AARP - United Health Care #79413 844-891-3219	A
American Continental Ins.Co. (Aenta) #12321 800-358-8749	A
American Retirement Life (CIGNA) #88366 855-891-9368	A
Americo Financial Life Ins. Co. #61999 888-220-7074	A
Assured Life Association #56499 800-777-9777	NR
Bankers Fidelity Life Ins. Co. #61239 866-458-7504	A-
Blue Cross Blue Shield of Wyoming #53767 800-442-2764	NR
Central States Health & Life Co of Omaha #61751 800-826-6587	A-
Colonial Penn Life Ins. Co. #62065 877-877-8052	A-
Combined Insurance Co. #62146 800-663-2422	A+
Globe Life and Accident Ins. Co. #91472 888-678-3403	A+
GPM Health & Life Insurance Co #67059 866-242-7573	B++
Humana Insurance Company #73288 800-457-4708	A-

Company and Phone Number	AM Best Rating
Individual Assurance Company Life, Health & Accident #81779 888-524-3629	B+
Medico Insurance Co #31119 800-228-6080	A-
Mountain Health Cooperative #14933 855-447-2900	NR
Mutual of Omaha Insurance Company #71412 800-667-2937	A+
National Guardian Life Insurance Co #66583 800-548-2962	A-
Oxford Life Insurance Company #76112 866-641-9999	A-
Puritan Life Ins. Company of America #71390 888-474-9519	B++
Reserve National Ins. Co #68462 800-654-9106	A-
Sentinel Security Life Ins. Company #68802 800-247-1423	B++
State Farm Mutual Automobile Ins. Co #25178 800-782-8332	A++
Transamerica Life Insurance Co #86231 800-797-2643	A
United American Insurance Co #92916 800-331-2512	A+
USAA Life Insurance Co. #69663 800-531-8722	A++

**2021 Plans and Monthly Rates for Persons 65 (Non-Tobacco)\***

<b>Company</b>	<b>A</b>	<b>B</b>	<b>D</b>	<b>G</b>	<b>High G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>		<b>C</b>	<b>F</b>	<b>High F</b>
AARP United Healthcare	\$103.07	\$145.62	-	\$136.62	-	\$60.83	\$99.41	-	\$127.16		\$173.98	\$174.74	-
American Continental (AETNA)	\$141.44	\$178.26	-	\$128.78	-	-	-	-	\$97.88		-	\$211.17	\$81.55
American Retirement Life (CIGNA)	\$185.21	-	-	\$149.61	-	-	-	-	\$127.51		-	\$218.86	-
Assured Life Association	\$120.79	-	-	\$123.14	-	-	-	-	\$90.78		-	\$150.71	-
Bankers Fidelity Life Ins Co	\$205.83	-	-	\$173.44	-	\$78.58	-	-	\$137.70		-	\$215.43	\$37.52
Blue Cross Blue Shield of WY	\$108.40	-	-	\$146.70	\$62.50	\$80.40	-	-	\$132.50		-	-	-
Central States Health and Life Co of Omaha	\$119.25	-	-	\$115.17	-	-	-	-	\$87.75		\$140.42	\$141.83	-
Colonial Penn Life	\$250.70	\$199.98	\$133.73	\$194.29	\$40.23	\$70.08	\$157.79	\$181.57	\$122.86		-	\$270.42	\$40.23
Globe Life and Accident	\$91	-	-	\$137	-	-	-	-	\$116		\$154	\$155	\$37
GPM Health and Life Insurance Company	\$131.54	\$141	-	\$138.17	-	-	-	-	\$108.61		-	\$203.18	-
Great Southern Life Insurance Company	\$161.18	-	-	\$136.90	-	-	-	-	\$105.08		-	\$155.81	\$43.16
Humana Insurance Company	\$120.98	\$131.67	-	\$157.63	\$47.27	\$69.61	\$98.94	-	\$102.14		\$168.85	\$158.53	\$49.95

**\*Rates listed are for informational and illustration use only. Your exact rate may be higher or lower.** Companies may have preferred, non-tobacco and other rate factors that affect monthly premium, including discounts. Standard and Tobacco rates are higher, and some rates differ by gender. Rates listed are subject to change, and may require other service fees. **This list may not be inclusive of all carriers offering coverage in Wyoming.** Rates posted in this guide are as of January 1, however rates are subject to change at any time at the companies' discretion and may be different than the rate listed in this guide.

**2021 Plans and Rates for Persons 65 (Non-Tobacco)\***

<b>Company</b>	<b>A</b>	<b>B</b>	<b>D</b>	<b>G</b>	<b>High G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>		<b>C</b>	<b>F</b>	<b>High F</b>
Medico Insurance CO	\$154.09	-	\$202.30	-	-	-	-	\$186.37	\$168.76		-	\$291.39	-
Mountain Health CO-OP	\$133.58	-	-	\$119.25	-	-	-	\$	\$91.07			\$141.90	-
Mutual of Omaha Insurance Co	\$126.32	-	-	\$128.20	\$40.95	-	-	-	\$107.69		-	\$168.42	-
National Guardian Life Insurance Co	\$124.60	-	-	\$133.94	-	-	-	-	\$110.57		-	\$166.56	-
Oxford Life Insurance Co	\$168.50	-	-	\$125.12	-	-	-	-	\$114.50		-	\$222	-
Puritan Life Insurance Co of America	\$148.10	-	-	\$146.86	-	-	-	-	\$95.85		-	\$182.62	-
Reserve National	\$143.50	-	-	\$144.35	-	-	-	-	\$117.80		\$232.20	\$187.70	\$33.65
Sentinel Security Life	\$148.96	\$163.92	\$166.54	-	-	-	-	-	-		\$202.34	\$207.23	-
State Farm Mutual Automobile Ins. Co	\$112.63	-	\$136.94	\$137.19	-	-	-	-	\$106.08		\$169.92	\$171.62	-
Transamerica Life Insurance Co	\$104.61	\$138.12	\$137.96	\$137.89	-	\$61.60	\$91.44	\$112.60	\$105.88		\$163.41	\$164.36	-
United American Insurance Co	\$153	\$217	\$228	\$210	\$34	\$113	\$158	-	\$189		\$244	\$244	\$34
USAA Life Insurance Co	\$109.31	-	-	\$130.56	-	-	-	-	-		-	\$165.58	-

**\*Rates listed are for informational and illustration use only. Your exact rate may be higher or lower.** Companies may have preferred, non-tobacco and other rate factors that affect monthly premium, including discounts. Standard and Tobacco rates are higher, and some rates differ by gender. Rates listed are subject to change, and may require other service fees. **This list may not be inclusive of all carriers offering coverage in Wyoming.** Rates posted in this guide are as of January 1, however rates are subject to change at any time at the companies' discretion and may be different than the rate listed in this guide.

**2021 Plans and Rates for Persons 70 (Non-Tobacco)\***

<b>Company</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>G</b>	<b>High G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>		<b>C</b>	<b>F</b>	<b>High F</b>
AARP United Healthcare	\$113.40	\$160.14	\$191.29	-	\$150.25	-	\$67.01	\$109.38	-	\$139.87		\$191.29	\$192.13	-
American Continental (AETNA)	\$160.19	\$202	-	-	\$145.86	-	-	-	-	\$110.87		-	\$236.91	\$91.46
American Retirement Life (CIGNA)	\$217.72	-	-	-	\$177.56	-	-	-	-	\$150.55		-	\$255.48	-
Assured Life Association	\$133.46	-	-	-	\$135.82	-	-	-	-	\$100.37		-	\$166.51	-
Bankers Fidelity Life Ins Co	\$228.82	-	-	-	\$196.34	-	\$93.25	-	-	\$155.35		-	\$240.93	\$43.76
Blue Cross Blue Shield of WY	\$127.40	-	-	-	\$172.20	\$73.50	\$94.20	-	-	\$155.30		-	-	-
Central States Health and Life Co of Omaha	\$128	-	\$142.92	-	\$124.25	-	-	-	-	\$94.42		\$142.92	\$144.33	-
Colonial Penn Life	\$306.44	\$243.32	-	\$172.65	\$239.39	\$48.54	\$84.84	\$188.34	\$225.50	\$158.91		-	\$327.41	\$48.54
Globe Life and Accident	\$122	\$176	\$188	-	\$172	-	-	-	-	\$146		\$188	\$190	\$48
GPM Health and Life Insurance Company	\$145.33	-	-	-	\$152.40	-	-	-	-	\$120.10		-	\$224.50	-
Great Southern Life Insurance Company	\$148.20	-	-	-	\$136.90	-	-	-	-	\$128.08		-	\$167.35	\$53.76
Humana Insurance Company	\$147.19	\$160.19	\$205.41	-	\$191.77	\$57.50	\$84.68	\$120.36	-	\$124.26		\$205.41	\$190.65	\$60.76

**\*Rates listed are for informational and illustration use only. Your exact rate may be higher or lower.** Companies may have preferred, non-tobacco and other rate factors that affect monthly premium, including discounts. Standard and Tobacco rates are higher, and some rates differ by gender. Rates listed are subject to change, and may require other service fees. **This list may not be inclusive of all carriers offering coverage in Wyoming.** Rates posted in this guide are as of January 1, however rates are subject to change at any time at the companies' discretion and may be different than the rate listed in this guide.



**2021 Plans and Rates for Persons 70 (Non-Tobacco)\***

<b>Company</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>G</b>	<b>High G</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>		<b>C</b>	<b>F</b>	<b>High F</b>
Medico Insurance Co	\$173.86	-	-	\$230.94	-	-	-	-	\$212.97	\$195.12		-	\$329.67	-
Mountain Health CO-OP	\$143.12	-	-	-	\$128.98	-	-	-	-	\$97.20		-	\$133	-
Mutual of Omaha Insurance Co	\$136.92	-	-	-	\$142.04	\$46.43	-	-	-	\$119.32		-	\$182.57	-
National Guardian Life Insurance Co	\$137.65	-	-	-	\$141.58	-	-	-	-	\$116.62		-	\$174.56	-
Oxford Life Insurance Co	\$200.30	-	-	-	\$135.61	-	-	-	-	\$136.30		-	\$262.30	-
Puritan Life Ins. Co of America	\$151.71	-	-	-	\$150.66	-	-	-	-	\$105.56		-	\$186.61	-
Reserve National	\$170.35	-	\$239.75	-	\$171.40	-	-		-	\$139.90		\$239.75	\$222.95	\$39.95
Sentinel Security Life	\$170.35	\$187.55	\$232.18	\$191.16	-	-	-	-	-	-		\$232.18	\$237.77	-
State Farm Mutual Automobile Ins. Co	\$141.87	-	\$214.12	\$181.05	\$181.48	-	-	-	-	\$139.32		\$214.12	\$216.33	-
Transamerica Life Insurance Co	\$133.78	\$176.63	\$208.98	\$176.42	\$176.34	-	\$78.77	\$116.94	\$143.99	\$135.40		\$208.98	\$210.19	-
United American Insurance Co	\$185	\$269	\$305	\$290	\$266	\$45	\$149	\$210	-	\$241		\$305	\$305	\$45
USAA Life Insurance Co	\$127.84	-	-	-	\$141.27	-	-	-	-	\$132.77		-	\$193.80	-

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**Questions to consider regarding Medicare Supplement coverage:**

Can I afford it?

What plan best fits my needs?

Will my premiums increase?

If I change plans, will there be issues due to my health conditions?

Are there factors other than cost that I should consider?

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Its contents are solely the responsibility of the authors and do not necessarily represent the official views of the Administration for Community Living.

