

MICHIGAN

Medigap Subsidy

Medigap assistance for people who qualify



The Michigan Medigap Subsidy is a program that helps pay for Medigap coverage. If you qualify, you will pay less for your Medigap coverage. The program pays part of your premium (monthly cost) and you pay the rest.

How much less will I pay?

It depends on your age and whether you have a disability.

The following rates are effective for 2020. Rates may change each year.

If you are:	You pay:
65–74 years old	\$35 less
75 years or older	\$56 less
Under 65 years old with a disability	\$110 less

So, if you are over 75 years old and your monthly premium is \$256, the program pays \$56 and you pay the remaining \$200.

Do I qualify?

To qualify, you need to:

- Have a household income of \$28,710 or less for one person or \$38,790 or less for two people
- Qualify for Medicare
- Have Medigap coverage from a participating insurer
- Be a Michigan resident

Current participating insurers:

- Blue Care Network
- Blue Cross Blue Shield of Michigan
- McLaren Health Plan Community
- Priority Health
- UnitedHealthcare AARP® Medicare Supplement

Other insurers may join the program.

For an updated list, go to MichiganMedigapSubsidy.com.



Questions? Call us at 1-866-824-9772 (TTY: 1-866-824-7002), Monday to Friday, 8:00 a.m. to 6:00 p.m. The call is free. Or go to MichiganMedigapSubsidy.com.

The Michigan Medigap Subsidy is a program of the Michigan Health Endowment Fund. To learn more, go to HealthEndowmentFund.org.



How do I apply?

You can apply in one of these three ways:

1. Apply online at MichiganMedigapSubsidy.com.
2. Call us at 1-866-824-9772 (TTY: 1-866-824-7002), Monday to Friday, 8:00 a.m. to 6:00 p.m. The call is free.
3. Fill out and send in a paper application. You can download an application online or call and ask us for one.

What information do I need to apply?

You will need:

- Proof of Medigap coverage, such as a copy of your Medigap card
- Proof of income, such as a copy of your 2019 tax return
- Proof that you live in Michigan, such as a copy of your driver's license

For more proof examples, go to MichiganMedigapSubsidy.com.

What happens after I apply?

We will review your application. We check to make sure you have Medigap coverage from a participating insurer. We also make sure your income meets the income rules. This may take several weeks. Then we send you a letter to tell you if you have been approved or denied for the subsidy.



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