

8 Things You Should Know About Medicare Supplement

1. You must have Medicare Part A and Part B.
2. You can purchase a **Medicare Supplement** Insurance policy through any insurance company that's licensed in your state to sell one.
3. You will pay the private insurance company a monthly premium for your **Medicare Supplement** policy in addition to the monthly Part B premium that you pay to Medicare.
4. Any standardized **Medicare Supplement** policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medicare Supplement policy as long as you pay the premium.
5. A **Medicare Supplement** policy only covers one person. If you and your spouse both want coverage, you'll each have to buy separate policies.
6. It's illegal for anyone to sell you a **Medicare Supplement** policy if you have a Medicare Medical Savings Account (MSA) Plan.
7. Some **Medicare Supplement** policies sold in the past cover prescription drugs, but policies sold after January 1, 2006 aren't allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D).
8. **Medicare Supplement** policies do not cover: long-term care, hearing aids, eye glasses or private-duty nursing.