

Oregon Medicare Supplement Insurance Overview

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What is Medicare Supplement insurance? (1/3)

- Also known as “Medigap”
- Help pay some out-of-pocket costs after original Medicare pays its portion of covered services
- Original Medicare pays about 80 percent of covered Part A (hospital) and Part B (outpatient) services

What is Medicare Supplement insurance? (2/3)

- Sold by private insurance companies regulated by states
- Plan benefits are standardized by federal regulations and a National Association of Insurance Commissioners' model law
- Plans are identified by alphabetical tiering, A-N. Premium cost and coverage varies by plan type

What is Medicare Supplement Insurance? (3/3)

- States may adjust market regulations to address jurisdiction needs, including eligibility rules (such as guaranteed issue)
- State specific rate and form filing requirements apply
 - <https://dfr.oregon.gov/rates-forms/health/Pages/medicare-supplement.aspx>

Oregon's Medicare Supplement market

- Serves approximately 175,000 people
- Eligibility extends to Oregonians under 65 eligible for Medicare due to disability
- 21 insurers offer Medigap Plan A and Plan G
- *Estimated* monthly premium for a 65-year-old female, non-smoker, who lives in the 97304 (Polk Co.) zip code, enrolled with the insurer with the largest pool of members is \$109 for Plan A and \$170 for Plan G

Oregon Medicare Supplement regulation (1/3)

- ORS 743.683 provides DCBS the authority to promulgate rules related to Medigap eligibility, including provisions for guaranteed issue
- OAR 836-052-0138 addresses “open enrollment” rules. Open enrollment is the six-month period beginning with the first day of the first month in which an individual is enrolled under Part B

Oregon Medicare Supplement regulation (2/3)

- OAR 836-053-0142 addresses circumstances when a Medicare beneficiary may be eligible to enroll in a Medicare Supplement plan with guaranteed issue
- Consider these circumstances to be like a “special enrollment period” to enroll in Medigap.
- For example, if an enrollee’s plan leaves the market or a particular service area, this triggers a guaranteed issue opportunity

Oregon Medicare Supplement regulation (3/3)

- OAR 836-053-0143, known as the “birthday rule,” offers Medicare beneficiaries who are *currently enrolled* in a Medigap plan an annual opportunity to apply for a new Medigap plan 30 days before and 30 days after their birthday
- The plan applied for must be of equal or lesser value and can be with the same or new company

Oregon Guide to Medicare Insurance Plans

- The Senior Health Insurance Benefits Assistance (SHIBA) program housed at ODHS publishes an annual consumer guide to Medicare
- The guide is a great resource for understanding all facets of Medicare, including Medigap
- The 2025 guide is available at <https://sharedsystems.dhsoha.state.or.us/DHSForms/Served/se-3886-2025.pdf>

Questions?

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