

Buying a Medigap plan **worksheet**

When you call an insurance company about a Medigap policy, here are some questions you might want to ask. Write down the responses for later reference.

DATE

PHONE NUMBER

PLAN LETTER

COMPANY NAME

COMPANY REPRESENTATIVE'S NAME and TITLE

How much is the monthly premium for plan? _____

How long has the company been selling Medigap policies? _____

When did the plan's rate last increase? How many increases in last three years? _____

When do you expect to have another rate increase? _____

How many complaints has your company received in the last 12 months? _____

What is the most common complaint your company receives? _____

Why should I buy a policy from this company? _____

How long does it take for your company to pay a claim? _____

What is A.M. Best's financial rating of your company? (They range from A++ to F) _____

Will your plan be reviewed by an underwriter? _____

Is this a group plan and, if so, how do I join the group? _____