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Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare



This official government guide has important information about the following:

- What is a Medigap (Medicare Supplement Insurance) policy
- What Medigap policies cover
- Your rights to buy a Medigap policy
- How to buy a Medigap policy

This guide can help if you're thinking about buying a Medigap policy or already have one.



How to use this guide

There are two ways to find the information you need:

1. The “Table of contents” on pages 3–4 can help you find the sections you need.
2. The “List of topics” on pages 53–56 lists topics in this guide and the page number of where to find them.

Who should read this guide?

This guide helps people with Medicare understand Medigap (also called “Medicare Supplement Insurance”) policies. A Medigap policy is a type of private insurance that helps you pay for some of the costs that [Original Medicare](#) doesn’t cover.

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