

# 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? \_\_\_\_\_