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.

<table>
<thead>
<tr>
<th>DATE</th>
<th>PHONE NUMBER</th>
<th>PLAN LETTER</th>
<th>COMPANY NAME</th>
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| 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? __________________________