# Medicare Supplement Coverage Sold in New Jersey for those Under Age 50

<table>
<thead>
<tr>
<th>Company</th>
<th>Medigap Plan</th>
<th>2024 Monthly Premium Under Age 50 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Horizon Blue Cross Blue Shield of New Jersey</td>
<td>D</td>
<td>Female: $153.74 Male: $165.77</td>
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</tbody>
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**Monthly Premium**

- **Under Age 50 Plan**
  - **Female:** $153.74
  - **Male:** $165.77

## Applicants cannot be turned down for Medigap Plan D during the first twelve (12) months of enrollment in Medicare Part B (referred to as the Medigap Open-Enrollment Period).

## The company can refuse to cover your costs for services related to your pre-existing health problems for three (3) months. Medicare will cover your costs during this time.

## Applicants who have had Medicare Part B for more than twelve (12) months may be denied coverage unless they are in one of the Guaranteed Issue Situations (for example, involuntarily losing a Medicare Advantage plan because their plan is leaving Medicare, or stops giving care in their area, or they move out of the plan’s service area).

## All disabled and kidney failure beneficiaries will have a new six (6) month Medigap Open-Enrollment Period beginning with the month they turn age 65 and have Part B of Medicare. During that time, they will be able to purchase any Medigap plan from any insurance company marketing in New Jersey.

## You may want to read the booklet published by the Centers for Medicare & Medicaid Services (CMS) called *Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare* (CMS Product No. 02110) for additional information about the open-enrollment period and/or the guaranteed issue situations. You can contact Medicare at 1-800-633-4227 to obtain a free copy, or you can view the publication on-line at [www.medicare.gov](http://www.medicare.gov).

## CONTACT HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY TO ANSWER ANY QUESTIONS YOU MAY HAVE ABOUT YOUR ELIGIBILITY FOR ENROLLMENT IN MEDIGAP PLAN D AT 1-877-234-1240.

For more information on your Medicare choices, call the New Jersey Division of Aging Services at 1-800-792-8820. This information can also be found on our website at [www.state.nj.us/humanservices/doas/services/ship/index.html](http://www.state.nj.us/humanservices/doas/services/ship/index.html).

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