

Here is a good blog on for IBM retirees on healthcare plans per the new Extend Health process. The advisor, "Plato", is an IBM retiree and is an expert because she has been trained as a Medicare hotline advisor and has functioned in that capacity for several years. She and my other IBM colleagues in the White Plains, NY, area have helped me understand the IBM healthcare plans over the last few years.

The Aetna Integration Plans were explored and several folks in the group enrolled as did I for the last two years. It was a really good plan for a really good price. But, sad to say it is gone. I called Aetna and asked what I could do. The answer was sign up for Individual Plan F and pay \$156.32 per month for me and \$163.43 for my wife. This is \$319.75 per month. We only paid \$57 per month for the Aetna Integration Plan A policy to cover both of us for 2013. Unbelievable!? This is a huge difference. A large part of this difference is the group policy vs the individual policy.

<http://ibmmedicare.blogspot.com/>

Medigap shopping:

Thank you for your PDF presentation on this deep subject of many tentacles. I am still shopping for a low cost, Plan F, High Deductible, Medigap policy. It turns out that AARP/UHC and Aetna do *not* offer these plans in California. I wonder why? Not enough profit to pay for all the advertising?

Here is my shopping list so far. Standard Life and Accident, Galveston, TX, is the lowest I have found. They were listed on the ca.gov site and were used by my mother and my wife's mother both of whom lived in Mountain View in the 1990s and early 2000. The company paid the claims and did ok by them.

The following table shows that Standard Life Plan F High Deductible costs \$148.46 less than the full Plan F. This saves about \$1,781.52 per year. This money can be set aside to help pay the \$2,110 out of pocket coinsurance (20% not covered by Medicare) deductible in the event of serious illness and lots of medical expense.

Medigap comparison:

Company	---- Premium per mo, difference			
	Plan F	Plan F HD	diff./mo.	diff./year
Standard Life and Accident	\$ 171.00	\$ 22.54	\$ 148.46	\$ 1,781.52
AARP/UHC	\$ 194.97	none	n/a	n/a
HealthNet	\$ 158.00	\$ 66.00	\$ 92.00	\$ 1,104.00

Aetna Guaranteed Issue

(CA):

Aetna - Male Age 71	\$	156.32	none	n/a	n/a
Aetna - Female Age 72	\$	162.43	none	n/a	n/a

Here are ca.gov URLs for:

1. Sample rates for companies and various plans, my age, my zip code, my county.

Policy Type	Age	ZIP Code	County
Individual	70	95648	PLACER

[Rates effective September 1, 2013](#)

Click New Search to enter your Age, Zip Code, then press enter.

<https://interactive.web.insurance.ca.gov/survey/survey?type=medicareSurvey&event=medicareResults>

2. List of companies and contact info (address, phone, web site) and the plans they offer.

<http://www.insurance.ca.gov/0100-consumers/0060-information-guides/0050-health/medicare-supplement/upload/msrg2013consumerphonerpts2.pdf>