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Where does Medigap fit?

Extra protection alongside Original Medicare.



Original Medicare + Medigap

A private supplement helps pay some out-of-pocket costs under Parts A and B. You pay a separate premium.



Drug coverage is separate

New Medigap policies do not include prescription coverage. Consider a separate Part D plan.



Your first window matters

The federal 6-month Medigap window starts the first month you have Part B and are 65 or older.



Check before switching

Outside protected enrollment rights, health questions or denial may apply. State rules vary. Medigap does not supplement Medicare Advantage.

General education • Medicare.gov • Reviewed September 2026

Ask about your Medigap options
finwell.health/learn/guides/medigap-basics



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