

L. G. Goldstein & Associates, Inc.

**Medicare Supplement Plan  
Ratings And What  
They Mean To You**

## Issue-Age Rated Premiums

Issue-age rated Medigap insurance policies will set the premium based on your age when you purchase the policy, however, it will not change as you age. It is an advantage for you to purchase the policy at a relatively young age and it will not increase due to your age. Again, premiums typically do increase over time, but each birthday you have will not create a premium increase.

## **Attained-Age Rated Premiums**

Attained-Age Medigap insurance policies are those that feature premiums that are set based on your age. They are less expensive when you are first enrolled at age 65, but they will increase each year after enrollment. This policy will start out as the most affordable plan, but may actually cost you the most every month a decade or so later.

## Community Rated Premiums

Community-rated Medigap insurance policies feature the same monthly premium for all members, regardless of their age when they enroll in the plan. No matter how long the policyholder keeps the policy, it will never be increased due to age. The identical rates are determined for everyone within a certain area—generally a city or county. Note that premiums for any type of insurance will generally increase over time due to inflation or other issues. This kind of Medigap insurance rating can also be called no-age rating and generally costs the most up front.

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