MICHIGAN

Medigap Subsidy

Medigap assistance for people who qualify



The Michigan Medigap Subsidy is a program that helps pay for Medigap coverage. If you qualify, the program pays a subsidy (money) directly to your Medigap insurer. The subsidy is subtracted from your premium (monthly cost). You pay the rest of your premium.

How much is the subsidy?

The subsidy paid to your insurer depends on your age and whether you have a disability.

Age	Monthly subsidy
65–75 years old	$40
Over 75 years old	$65
Under 65 years old with a disability	$125

Do I qualify?

To qualify, you need to:

- Have a household income of $17,820 or less for one person or $24,030 or less for two people
- Qualify for Medicare
- Have Medigap coverage from a participating insurer
- Be a Michigan resident

Current participating insurers:

- **Blue Cross Blue Shield of Michigan**
- **Blue Care Network**
- **UnitedHealthcare AARP® Medicare Supplement**

Other insurers may join the program. For an updated list, go to MichiganMedigapSubsidy.com.

Questions? Call us at **1-866-824-9772** (TTY: 1-866-824-7002), Monday to Friday, 8:00 a.m. to 6:00 p.m. The call is free. Or go to **MichiganMedigapSubsidy.com.**

The Michigan Medigap Subsidy is a program of the Michigan Health Endowment Fund. To learn more, go to HealthEndowmentFund.org.

Important dates

Application start date:
October 1, 2016

Application deadline:
December 15, 2016

Subsidy start date:
January 1, 2017



How do I apply?

Starting October 1, 2016, you can apply in one of these three ways:

1. Apply online at **MichiganMedigapSubsidy.com.**
2. Call us at **1-866-824-9772** (TTY: 1-866-824-7002), Monday to Friday, 8:00 a.m. to 6:00 p.m. The call is free.
3. Fill out and send in a paper application. You can download an application online or call and ask us for one.

What information do I need to apply?

You will need:

- Proof of Medigap coverage, such as a copy of your Medigap card
- Proof of income, such as a copy of your 2015 tax return
- Proof that you live in Michigan, such as a copy of your driver's license

For more proof examples, go to **MichiganMedigapSubsidy.com**.

What happens after I apply?

We will review your application. We check to make sure you have Medigap coverage from a participating insurer. We also make sure your income meets the income rules. This may take several weeks. Then we send you a letter to tell you if you have been approved or denied for the subsidy.

Questions? Call us at **1-866-824-9772** (TTY: 1-866-824-7002), Monday to Friday, 8:00 a.m. to 6:00 p.m. The call is free.
Or go to **MichiganMedigapSubsidy.com.**

The Michigan Medigap Subsidy is a program of the Michigan Health Endowment Fund. To learn more, go to HealthEndowmentFund.org.