

# Medigap Policies (Medicare Supplement Insurance) *Under 65*

## What is different for Medigaps for under the age of 65?

People receiving Social Security Disability are automatically enrolled in Medicare Part A and B after 25 months of eligibility. Medigap policies as described in HICAP’s Document “*Medigap Questions and Answers for Clients*” are available for anyone under age 65 with Part A and Part B of Medicare except those with Kidney Failure. If enrolling outside a Guarantee Issue period, they will likely be denied coverage.

Pricing is quite a bit higher for those under 65 due to rating experience. Once one turns 65, the lower pricing is available, and one can choose any plan offered by any company. Because of the higher pricing, many people with Medicare under age 65 choose Medicare Advantage Plans where age is not a factor in pricing. However, should you be interested in a Medigap because you want the flexibility to see certain providers, below are sample prices for some of the lower cost plans. Use PlanFinder at [medicare.gov](http://medicare.gov) for information and details for your age and Zip code.

### Select Pricing<sup>1</sup> for Medigap Plans UNDER Age 65 in Contra Costa 2026

Company Name	Phone	G	N	G (HD)
<sup>2</sup> AARP/UHC Medicare Supp.	888-378-0849	379	321	
Health Net	800-944-7287	380	414	210
Continental Life (Aetna)	800-358-8749	405	320	
Humana	800-426-1269	411	303	106
<sup>3</sup> Everence Association Inc	800-348-7468	428	334	
Transamerica Life	866-205-9120	435	279	
USAA Life	800-531-8722	488	282	
State Farm	800-782-8332	443	339	
Bankers Life	800-446-5018	431	333	112

Endnotes: HICAP does not endorse any insurer and makes no claims as to the insurer’s financial status, reputation, or sales practices.

1 - Sample Premiums as of 2/9/2026 from Medicare Medigap PlanFinder. Spaces with a line reflect that plan is not offered.

2 - Only those over 50 who must join AARP for \$16 a year.

3 - Everence membership available at no cost.

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

**Contact Us: (925) 655-1393, (800) 510-2020, or (800) 434-0222**

Visit: [cchicap.org](http://cchicap.org) then ‘Contact Us’ Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)



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