

Medicare Supplement Programs: A Practical Guide

This guide explains how Medicare Supplement programs work, where they fit within the Medicare system, and how WeShare Legacy offers added sharing support for individuals enrolled in Medicare who want a faith-based approach to healthcare.

Understanding Medicare

Medicare is a federal healthcare program that helps pay for medical services for most people beginning at age 65, as well as some younger individuals with qualifying disabilities.

Most people are enrolled in **Original Medicare**, which includes:

- **Part A (Hospital Insurance)**
 - Inpatient hospital stays
 - Skilled nursing facility care (in limited circumstances)
 - Hospice care
 - Some home healthcare services
- **Part B (Medical Insurance)**
 - Doctor visits
 - Outpatient services
 - Preventive care
 - Other medically necessary services

Original Medicare pays a portion of approved healthcare costs. After Medicare pays its share, individuals are typically responsible for remaining expenses.

Why Out-of-Pocket Costs Matter

Even with Medicare, healthcare expenses can continue beyond what Medicare pays.

Out-of-pocket costs may include:

- Deductibles
- Coinsurance
- Copayments

These costs can vary depending on:

- The type of care received
- How often services are needed
- Whether care is inpatient, outpatient, or specialty-based

Because Medicare does not place an annual cap on certain out-of-pocket costs, many individuals look for additional ways to manage these financial responsibilities.

What Medicare Supplement Programs Do

Medicare Supplement programs (often referred to as Medigap) are policies offered by private companies that work alongside Original Medicare.

Their primary purpose is to help with some of the costs that Medicare does not pay, such as:

- Certain deductibles
- Coinsurance amounts
- Copayments for specific services

Key things to know about Medicare Supplement programs:

- You must be enrolled in **both Medicare Part A and Part B**
- These programs **do not replace Medicare**
- They **do not function on their own**

Standardized by Letter

In most states, Medicare Supplement programs are standardized by letter. This means:

- Plans with the same letter offer the same core benefits
 - Benefits do not change based on the insurance company
 - Differences are typically related to cost, availability, and service
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When Enrollment Timing Is Important

Most people qualify for a one-time **Medigap Open Enrollment Period**.

This six-month period begins when an individual:

- Is **65 or older**, and
- Is enrolled in **Medicare Part B**

During this time:

- Enrollment generally cannot be denied due to health history
- Higher costs based on pre-existing conditions are typically not applied

After this period, enrollment options and costs may change depending on personal circumstances.

Where WeShare Legacy Fits In

For individuals enrolled in Medicare who want a faith-based approach, **WeShare Legacy** offers added sharing support designed to work alongside Medicare.

WeShare Legacy:

- Supports eligible medical needs after Medicare has paid its portion
- Helps reduce the burden of certain out-of-pocket expenses
- Allows Members to continue participating in a healthcare sharing ministry

WeShare Legacy does not replace Medicare or Medicare Supplement programs. Instead, it provides a values-aligned option for individuals who want to approach healthcare costs with shared responsibility, community support, and faith-based principles.

A More Informed Way Forward

Understanding how Medicare, Medicare Supplement programs, and WeShare Legacy fit together can help support:

- Thoughtful healthcare planning
- Clearer expectations about costs
- More confident conversations with family or advisors

This guide is designed to provide clarity and support as individuals navigate healthcare decisions during their Medicare years.