

Shopping for Medicare Supplement Insurance

The maximum pre-existing waiting period for people age 65 or older is six months. A company may have a shorter period or may have no waiting period at all. Many companies waive the waiting period for new Medicare Part B enrollees during their open enrollment periods. The rate table indicates the pre-existing limits offered by each of the companies.

Keep in mind, as you move from one policy to another, you will get “credit” for the time that you were covered under your first Medicare supplement policy. If you have had a policy for at least six months, your new policy will not have a waiting period for pre-existing medical conditions.

Medicare Supplement for Those on Disability

Those under age 65 qualifying for disability Medicare can purchase supplements during the open enrollment. If they have missed this period, there is a list of companies on page 38 that may sell to individuals on Medicare who received Medicare due to a disability.

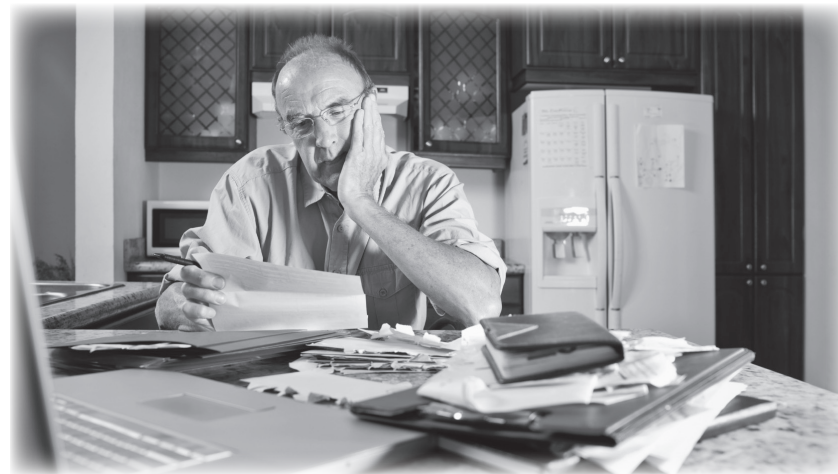
Insurance Complaints

Any Oklahoma citizen who feels he or she has not been treated properly in an insurance transaction may write to the

Oklahoma Insurance Department. All complaints are investigated.

Examples of complaints:

- An insurance agent misrepresents a product or company.
- You experience delays in claims handling.
- You disagree with the amount of an insurance settlement.
- An agent continues to persist after you have said you do not want further discussion or contact.
- An agent tells you your current company is unsound financially or otherwise not reputable.



How to File a Complaint:

Address complaints to:

Oklahoma Insurance Department
Attn: Consumer Assistance
Five Corporate Plaza
3625 NW 56th, Suite 100
Oklahoma City, OK 73112

To print a copy of the form or fill out an online form visit:
http://www.ok.gov/oid/Consumers/Consumer_Assistance/File_a_Complaint.html

Include the following information:

- Your name and address
- The insurance company name
- Your policy number (if applicable)
- The name and address of your insurance agent (if applicable)
- A description of the problem
- Supporting documentation

