

2020 MEDICARE SUPPLEMENT CHEAT SHEET



CARRIER	HHD	HHD RULES	STATES APPROVED	EAPP
Accendo / CVS Health	14%	Currently live with spouse, including validly recognized civil union and domestic partners, or currently have a household resident (at least one, no more than three) with whom you have continuously resided for the last 12 months	All states except AK, CT, HI, MA, ME, NY, WA	✓
Aetna AHC	7%	1) Must apply at the same time as another Medicare eligible adult. 2) The other adult must currently have a Med. Supp. policy with an Aetna Company. *The Medicare eligible adult must be: a) spouse or civil union partner; and b) someone with whom you have continuously resided for the past 12 months.	All states except AK, CT, HI, MA, ME, NY, WA	✓
Aetna CLI	5, 7%	1) Must apply at the same time as another Medicare eligible adult. 2) The other adult must currently have a Med. Supp. policy with an Aetna Company.* The Medicare eligible adult must be: a) spouse or civil union partner; and b) someone with whom you have continuously resided for the past 12 months.	5%: CA, OR; 7%: AL, FL, MI, MN, MS, MT, NE, NV, OH, RI, TN, VT	
AARP / UHC	5%	Multi-Insured Discount: 5% off monthly premium if two insured members are on the same AARP membership household account & each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP MedicareRx Plans or AARP MedicareComplete plans.)	All states	✓
Cigna Supplemental	7%	More than one member of household must be enrolled in a Med. Supp. policy provided by/through an affiliate of Cigna. Household is defined as a condominium unit, a single-family home, or an apartment within an apartment complex. Assisted Living facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included.	All states except AK, CA, FL, HI, ME, NH, NJ, NY, RI, VA, VT, WA, WY	✓
CSO	7%	Currently lives with spouse, including validly recognized civil union and domestic partners, or currently have a household resident (at least one, no more than three) with whom they have continuously resided for the last 12 months	AL, IA, ID, IL, KS, MI, MT, ND, NE, NJ, NV, OK, SD, TN, TX, VA, WY	✓
GTL	7%	Does any other person who is age 18 or older currently reside within the household?	AZ, AL, GA, IA, ID, IL, IN, KS, KY, MD, MI, MS, MT, NC, ND, NE, NV, OH, OK, PN, SC, SD, TN, UT, VA, WV	✓

*Some states may have different household discount rules

2020 MEDICARE SUPPLEMENT CHEAT SHEET



CARRIER	HHD	HHD RULES	STATES APPROVED	EAPP
Humana Achieve	12%	Save 12% on monthly premium when more than one member of household enrolls in or is enrolled in a Humana Medicare Supplement plan. This discount is only applicable to policyholders with effective dates of June 1, 2010 or after.	Only in AZ, AR, CA, GA, IA, IL, IN, KY, LA, MI, NE, OH, PN, SC, TX, TN (more states to come soon)	✓
Humana	5%	Save 5% on monthly premium when more than one member of household enrolls in or is enrolled in a Humana Medicare Supplement plan. This discount is only applicable to policyholders with effective dates of June 1, 2010 or after.	All states	✓
Lumico	7%	The applicant must meet one of the following criteria: 1) Is currently married and residing with spouse named below, or 2) I has been residing with the person named below who is age 50 or older for at least the last 12 months.	AR, AZ, GA, IL, IN, KS, KY, LA, MI, MS, MO, NE, NC, ND, NV, OH, OK, OR, PA, SC, TN, TX, UT, VA, WV, WI, WY	✓
Manhattan Life	7%, 12%	Applicant must meet one of the following: they understand that the discount is not available for under 65 at the time of the requested coverage effective date. 1) Applicant is married and residing with their spouse and, or 2) applicant has been residing for at least 12 months with someone who is 60 years+	No discount: NM; 7%: AR, AZ, CO, IA, MO; 12%: OR, VA, WI	✓
Mutual of Omaha	7%, 12%	Must currently have a household resident (at least one, no more than three): (a) with whom they have continuously resided for the last 12 months and who is age 60 or older; or (b) with whom they reside and to whom you are either married or in a civil union partnership	All states except MA. 7%: IL, IN, ME, ND, NJ, OH, OK, WA; 12%: AL, AR, AZ, CA, CO, DE, GA, IA, KS, KY, LA, MD, MI, MO, MS, MT, NC, NE, NH, NM, NV, OR, PA, SC, SD, TN, TX, UT, VA, WI, WV, WY	✓
Union Security	7%	Currently live with spouse, including validly recognized civil union and domestic partners, or currently have a household resident (at least one, no more than three) with whom you have continuously resided for the last 12 months	All states except AK, AR, CA, CT, HI, MA, ME, MO, MN, NH, NY, OR, RI, VT, WA, WY	✓
Western United Life	7%	Applicant must meet one of the following: they understand that the discount is not available for under 65 at the time of the requested coverage effective date. 1) Applicant is married and residing with their spouse and, or 2) applicant has been residing for at least 12 months with someone who is 60 years+	AL, GA, IL, IN, KY, LA, MD, MI, MS, MT, NC, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, TX, UT, WV, WY	✓