

## Medicare Supplement **House Hold Discounts**



When you use our [Gordon Marketing](#) quote engine to run Med Supp quotes, on the left toolbar, click Add Discounts to add the household discount price—but be careful. *Many states won't approve a discount, and even if your state does approve a discount, they are all formulated differently from company to company.*

How to find out what the discount for the product you are quoting is? Run the quote using our quoting tool, click on Add Discounts, then quote, and you will see the adjusted rate. The quote will then show you the underwriting guidelines for that state. Scan below to see the wide variety of discounts available.

**Mutual of Omaha companies** – They have two tiers, either 7% or 12%, and it will vary by state. In states with the 7% discount, both people must apply. 12% they must be married, or living with a person over the age of 60 for a year or more, and only 1 person must apply. IN's discount is 12%.

**Aetna** – Both spouses have to purchase a policy. In the Aetna-Branded states their discount, where approved, is 7%. In the Continental Life states it is only 5%.

**AARP** – 5% and both spouses must purchase a policy. If one spouse later dies, the remaining spouse can keep the discount (they don't all allow this).

**Anthem** – Both must purchase a policy, 5%.

**Medico** – Click here to see their chart. If a policy holder lives with a person age 18 or older, there is a discount that varies by state, either 7% or 12% and many states have no discount. IN has a 7% discount and the policyholder could live with a niece, friend or renter and still qualify!

In **OH** both the policyholder and the other person in the household must buy a policy and continue their coverage to keep the discount.

In **PA**, when a couple obtains Medicare supplement coverage with Medico Corp at the same time, a discount is applied to the premium rates. The Discount will continue as long as coverage for both policies remains in force and the couple status remains unchanged. The Discount is available to individuals living at the same address in a legal relationship recognized by the state, including but not limited to marriage, domestic partnerships and civil unions. So if you break up or one dies, the discount goes away.

**GCU**- Must be age 50 or older, there cannot be more than 3 people living in the household (to exclude people in assisted living, etc.) but they don't both have to apply to get the discount. 7% in the states where available.