



# > Medicare Supplement Household Discount

## Premium Discount Drops Rates Further

In most states, Mutual of Omaha offers a Medicare supplement 12% or 7% premium discount for eligible people living together. So be sure to ask applicants about others in the household. You can save them some significant money, which will help attract and retain policyholders.

### WHO QUALIFIES

To determine whether your applicant qualifies for the household discount,

- Refer to the “Household Discount Premium Information” section on the application
- Ask the question and if the answer is “Yes,” the applicant qualifies

**Domestic Partner** – Either partner of an unmarried couple (includes same sex) in a relationship considered as being equivalent to marriage for the purpose of extending certain legal rights and benefits.

**Civil Union Partner** – Partners who are recognized by a state or government as conferring all or some of the rights conferred by marriage.

### THE REQUIREMENTS

The following requirements generally apply everywhere.

There are variations, so please see a specific state’s application or policy for details.

- 12% Household Discount** – Applicant may be eligible for the household discount if he/she either:
  - Resides with a spouse or civil union/domestic partner; or
  - Has resided with as many as three adults age 60 or older for the last 12 months

- You can quickly get the discounted rate with any of these tools:
1. Use the Med supp e-App; it does the calculation for you
  2. Use the Med Supp Mobile Quote App, access it through [mutualofomaha.com/broker](http://mutualofomaha.com/broker), Medicare Supplement Sales Tools page
  3. Go to the Get a Quote page on [mutualofomaha.com](http://mutualofomaha.com) and say “yes” to household resident quote
  4. Use the premium calculation worksheet in the application packet

**7% Household Discount** – Applicant may be eligible for the household discount if:

- He/She resides with a spouse or civil union partner or has continuously resided for the past 12 months with as many as three household members; and
- The spouse, civil union partner or household member either has an existing Medicare supplement plan with or is also applying for and is issued coverage with Mutual of Omaha or an affiliate

**12% Household Discount Rate =  
Single Rate x .88**  
**7% Household Discount Rate =  
Single Rate x .93**