



Medicare Supplement (Medigap) Plans Explained

Medigap policies work only with Original Medicare. They help pay costs Medicare does not cover — deductibles, coinsurance, and copayments. You must already have Part A and Part B to buy one.

How Medigap Works

- Standardized plans labeled A–N
- The letter = the benefits (same everywhere)
- The company only changes the price & service
- You keep full doctor freedom of Original Medicare
- No networks and no referrals required
- Does not include prescription drug coverage

Best Time to Enroll

- Medigap Open Enrollment: 6 months starting the month you are 65 + enrolled in Part B
- During this window: guaranteed issue (cannot be denied or charged more for health)
- After the window: medical underwriting may apply and rates can be higher

The Plans Most People Choose

Plan G — Most Comprehensive

Covers the Part A deductible and virtually all Part B coinsurance. After you pay the annual Part B deductible, Plan G picks up nearly everything else Medicare approves. This is the most popular plan for people who want maximum protection and predictable costs.

Plan N — Lower Premium Option

Covers most of the same benefits as Plan G, but you may pay small copays (\$20 office visit / \$50 ER, waived if admitted). Does not cover Part B excess charges. Good choice if you want strong coverage at a lower monthly premium and rarely see excess-charge doctors.

High-Deductible Plan G

Same benefits as regular Plan G once you meet a higher annual deductible (set by Medicare each year). Monthly premium is significantly lower. Useful if you are healthy, want catastrophic protection, and can comfortably handle the deductible if a large claim occurs.

IMPORTANT REMINDERS

- Medigap does not work with Medicare Advantage — you must be on Original Medicare.
- You still need a separate Part D plan for prescriptions.
- Premiums vary by company, age, tobacco use, and rating method (attained-age, issue-age, or community-rated).

HOW HUGS CAN HELP

By reviewing your doctors, medications, travel needs, and budget, we can help you compare Plan G, Plan N, and other options so you choose with confidence. At HUGS we have no greater joy than to hear that our clients are walking with confidence.