Medigap Plans F, G and N are most popular and/or most cost effective for over 90% of folks that enroll in a Medigap plan.

(Below are some key points to consider between Medigap plan F, Medigap plan G and Medigap plan N).

Medigap Plan F

- Will cover 100% of all Medicare approved services
- You pay $0 deductibles, $0 co-pays and $0 co-insurance
- Most expensive of the Medigap plans, as it covers the most services
- One of the few plans required by Medicare to be guaranteed coverage for folks that are eligible for special enrollment periods (SEP)
- Agent Notes: Our agency will typically recommend Medigap plan F in the following scenarios:
  - Client wants peace of mind for being covered and or help with monthly budgeting
  - Client doesn’t want to hassle with out of pocket costs
  - Client needs plan that is eligible by Medicare for guaranteed coverage

Medigap Plan G

- The only out of pocket is the annual part B deductible, as the plan pays for 100% of all other Medicare approved services
- You pay part B deductible ($185 in 2019), $0 co-pays and $0 co-insurance
- In most cases, is not eligible for guaranteed coverage during SEP
- Agent Notes: Our agency will typically recommend Medigap plan G in the following scenarios:
  - Generally, the premium is 15-25% less than the plan F. So, it provides more bang for the buck (in our opinion, for most folks).
  - Client is ok with small deductible

Medigap Plan N

- This plan does NOT cover 100% of Medicare approved services and you may pay excess charges
- You are covered 100% at the hospital as an inpatient (great for the “what if” scenario)
- You pay part B deductible ($185 in 2019), up to $20 co-pay and $0 co-insurance
- In most cases, is not eligible for guaranteed coverage during SEP
- Agent Notes: Our agency will typically recommend Medigap plan N in the following scenarios:
  - In some cases, plan N can be up to 40% less in premium than plan F (great bang for the buck)
  - Client is in good health and ok with small out of pocket costs