

Medicare Supplement (MediGap) Summary

Lower Premium Options

Shopping Plan Benefits and Networks

All Medicare Supplement Insurance policies have standardized benefit designs. This means that Plan N benefits are the same with every carrier that offer Plan N.

Medicare Supplement Policies = **No doctor network**. As long as the provider accepts Original Medicare, they will accept every Medicare Supplement Insurance Plan. Many providers accept Medicare. Participating provider [search tool](#).

Plans N and High Deductible F (HDF) offer Lower Premiums

Plans F, HDF (High Deductible F) and G are the only plans that provide coverage for “Part B Excess”. Plan N does not provide coverage for excess charges. Doctors are permitted to charge up to 15% more than Medicare allows with no max.

- The following states do not allow doctors to charge Excess: CT, MA, MN, NY, OH, PA, RI, VT
- ALL other states, Medicare Part B providers can charge up to 15% more than the Medicare allowable amount for services.
 - If you live in a “Non-Excess” state but go to a Part B provider in an “Excess” state you will be exposed to potential Excess charges.

See highlights on the [Plan Grid](#)

Plan N

[View Plan N Outline of Coverage](#)

Monthly Premium:

Maximum Out of Pocket: Unknown

Out of Pocket Costs:

You pay your Part B calendar year deductible of \$198.
After your deductible, you pay up to 15% Charge in Excess of the Medicare Allowable amount- **no cap**
After your deductible, you pay up to \$20 Doctor Copay, \$50 Emergency Room Copay.

Plan High Deductible F

[View Plan HDF Outline of Coverage](#)

Monthly Premium:

Maximum Out of Pocket: \$2,300.00

Out of Pocket Costs:

You pay your Part A per admission deductible of \$1408.
You pay your Part B calendar year deductible of \$198.
After your deductible, you pay 20% coinsurance on Part B expenses.
You have Original Medicare benefits only until you have reached the out of pocket max of \$2,300, then you pay \$0 for ALL Medicare Eligible Expenses for the remainder of the calendar year.

Shopping Other Insurance Carriers

Our Medicare Insurance specialists have access to over 35 insurance carriers for Medicare related products. In your email, please find separate attachments showing plan pricing for many carriers in your area. Let us know if you did not receive the carrier comparison quotes and we are happy to forward them. In addition, we can reshop your Medicare Supplement premiums at anytime in the future (subject to medical underwriting).

Medicare Supplement Plans pay the Deductibles, Coinsurances and Copays of covered Medicare Expenses. Services that are not considered eligible for Medicare will also have no coverage through your Medicare Supplement.

[Non Medicare Eligible Expenses](#)

Through HTA you have access to Medicare Supplement Plans A through N, Medicare Advantage, Prescription Drug Plans, and Dental/Vision Plans from over 35 insurance companies. Please let us know if you want to discuss any plans or insurance companies not specifically mentioned in this report

[Choosing a Medigap Policy](#)

[Differences Between Medicare Supplement & Medicare Advantage](#)

Call for Enrollment Assistance

Figures provided for 2020

HTA does not guarantee benefits or premiums. Please see outlines of coverage and carrier provided literature for exact details.