

The Ideal Clients for for Different Med Supp Plans

Use the table below and a chart of the standard Med Supp plans and benefits to narrow down the right letter Med Supp plan for your clients. Remember, if your client has or develops certain health issues, they may not be able to switch plans in the future!

Plan Type	Notable Features	Ideal for Clients Who...
Plan A	<ul style="list-style-type: none"> Doesn't cover SNF care coinsurance, Part A or B deductible, Part B excess charges, or foreign travel benefit Pays 100% of select benefits it covers Offers the least coverage of any Med Supp 	<ul style="list-style-type: none"> Want a lower premium and aren't as concerned about out-of-pocket costs if hospitalized Live in states that don't allow excess charges Don't travel outside of the U.S.
Plan B	<ul style="list-style-type: none"> Doesn't cover SNF care coinsurance, Part B deductible, Part B excess charges, or foreign travel benefit Pays 100% of select benefits it covers (includes Part A deductible) Offers the second least coverage of any Med Supp 	<ul style="list-style-type: none"> Want a lower premium and are concerned about out-of-pocket costs if hospitalized Live in states that don't allow excess charges Don't travel outside of the U.S.
Plan C (Available to Those Eligible for Medicare Before 1/1/2020)	<ul style="list-style-type: none"> Offers the second-most comprehensive coverage a Med Supp can provide to people eligible for Medicare before January 1, 2020 Pays 80% of foreign travel exchange and 100% of the other benefits it covers Covers Part B deductible, but not excess charges No longer accepts newly eligible Medicare enrollees as of January 1, 2020 	<ul style="list-style-type: none"> Became eligible for Medicare before January 1, 2020 Visit the doctor or hospital at least semi-frequently Have a guaranteed issue right and are switching to a (different) Med Supp outside of their initial Open Enrollment Period and won't be able to pass underwriting for other plan types due to a health issue Live in states that don't allow excess charges May travel outside of the U.S.
Plan D	<ul style="list-style-type: none"> Pays 80% of foreign travel exchange and 100% of the other benefits it covers Doesn't cover Part B deductible or excess charges Offers the second most comprehensive coverage to newly eligible Medicare enrollees 	<ul style="list-style-type: none"> Want to be in a benefit-rich Med Supp that should have stable rates for years to come Are concerned about paying for future hospital visits Live in states that don't allow excess charges May travel outside of the U.S.
Plan F (Available to Those Eligible for Medicare Before 1/1/2020)	<ul style="list-style-type: none"> Offers the most comprehensive coverage a Med Supp can provide to people eligible for Medicare before January 1, 2020 Pays 80% of foreign travel exchange and 100% of the other benefits it covers Covers Part B deductible and excess charges No longer accepts newly eligible Medicare enrollees as of January 1, 2020 	<ul style="list-style-type: none"> Became eligible for Medicare before January 1, 2020 Visit the doctor or hospital at least semi-frequently Have a guaranteed issue right and are switching to a Med Supp outside of their initial Open Enrollment Period and won't be able to pass underwriting for other plan types due to a health issue Live in states that <i>allow</i> excess charges May travel outside of the U.S.

Plan Type	Notable Features	Ideal for Clients Who...
Plan G	<ul style="list-style-type: none"> • Pays 80% of foreign travel exchange and 100% of the other benefits it covers • Covers Part B excess charges, but not the Part B deductible • Offers the most comprehensive coverage to newly eligible Medicare enrollees 	<ul style="list-style-type: none"> • Want to be in a benefit-rich Med Supp that should have stable rates for years to come • Are concerned about paying for future hospital visits • Live in states that <i>allow</i> excess charges • May travel outside of the U.S.
Plan K	<ul style="list-style-type: none"> • Pays 100% of Part A coinsurance/hospital costs and 50% of the other benefits it covers • Has an out-of-pocket (OOP) limit of \$5,880 in 2020 (more than Plan L's) • Once annual OOP limit is met, plan pays 100% of covered costs for the rest of the policy year • Doesn't cover Part B deductible, excess charges, or foreign travel benefit 	<ul style="list-style-type: none"> • Want a lower premium • Are aging into Medicare • Are accustomed to having employer coverage • Have OOP expenses • Live in states that don't allow excess charges • Don't travel outside of the U.S.
Plan L	<ul style="list-style-type: none"> • Pays 100% of Part A coinsurance/hospital costs and 75% of the other benefits it covers • Has an OOP limit of \$2,940 in 2020 (less than Plan K's) • Once annual OOP limit is met, plan pays 100% of covered costs for the rest of the policy year • Doesn't cover Part B deductible, excess charges, or foreign travel exchange 	<ul style="list-style-type: none"> • Want a lower premium • Live in states that don't allow excess charges • Don't travel outside of the U.S.
Plan M	<ul style="list-style-type: none"> • Pays 50% of the Part A deductible, 80% of foreign travel exchange, and 100% of the other benefits it covers • Doesn't cover Part B deductible or excess charges 	<ul style="list-style-type: none"> • Don't mind paying 50% of their hospital deductible • Live in states that don't allow excess charges • May travel outside of the U.S.
Plan N	<ul style="list-style-type: none"> • Pays 80% of foreign travel exchange and 100% of the other benefits it covers EXCEPT beneficiaries pay copays for doctor and select ER visits • Doesn't cover Part B deductible or excess charges • Generally, 25% less expensive than Plan F 	<ul style="list-style-type: none"> • Only visit the doctor a few times a year • Value having a lower premium than Plan F • Live in states that don't allow excess charges • May travel outside of the U.S.

A high-deductible Plan G is available to current and new enrollees. Enrollees in high-deductible Plan G must pay for their Medicare-covered costs up to the deductible amount before the Med Supp begins to pay.

Enrollees in high-deductible Plan F must pay for their Medicare-covered costs up to the deductible amount before the Med Supp begins to pay. This plan is only available to those eligible for Medicare before January 1, 2020.

Med Supp plans are standardized differently in MA, MN, and WI. The states that don't allow excess charges include CT, MA, MN, NY, OH, PA, RI, and VT.