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Medicare Supplement Plan F

The legacy plan, only for those grandfathered in

Plan F covered everything. Then it closed to new enrollees in 2020. Here's where it stands now.

WHAT IT IS

Plan F was once the most comprehensive Medigap plan available, it covered everything, including your Part B annual deductible. However, federal law closed Plan F to new enrollees as of January 1, 2020. If you became Medicare-eligible BEFORE that date, you can still enroll in or keep Plan F. If you became eligible after, Plan G is your closest equivalent.

WHO IT'S FOR

You became Medicare-eligible before January 1, 2020
and currently have Plan F.

You became Medicare-eligible before that date and are
still considering Plan F (some grandfathered options

remain).
Not available if you became Medicare-eligible on or after January 1, 2020.

HOW IT WORKS

Same Medigap mechanics, monthly premium to a private
carrier.

Covers everything Plan G covers, PLUS the annual Part B
deductible.

Because the pool is closed (no new enrollees), the average
age of Plan F members is rising, and so are premiums.

Plan G is now widely viewed as the practical equivalent for
new enrollees.

THE 3 THINGS PEOPLE GET WRONG

1. **"Plan F is still the best Medigap plan."**
It once was. With closed enrollment, Plan F premiums tend to climb faster than Plan G premiums. Plan G + the $283 Part B deductible often costs less overall today.

2. **"I should never switch from Plan F."**
Sometimes switching saves money. Compare annually, if the gap between your Plan F and Plan G premium exceeds the $283 Part B deductible, switching can be the cheaper math.

3. **"I can still enroll in Plan F even if I turned 65 after 2020."**
You cannot. Plan F is unavailable to people who became Medicare-eligible on or after January 1, 2020. Plan G is the closest equivalent and is considered the modern standard for new enrollees.

IF YOU HAVE PLAN F:

Review your premium annually. If it's climbing faster than Plan G, it may be time to compare.

On Plan F? Time for a review? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.