INSURED AMERICAN & FAMILY

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Medicare Supplement Plan N

The lower-premium alternative to Plan G

Plan G's cousin, lower monthly cost, with small copays. Here's the trade-off.

WHAT IT IS

Plan N is a Medicare Supplement (Medigap) plan that covers most of what Plan G covers, but with a few small copays in exchange for a lower monthly premium. Like all Medigap plans, it sits on top of Original Medicare and pays your share of approved costs.

WHO IT'S FOR

You want a Medigap plan with a lower monthly premium
than Plan G.

You're comfortable with small predictable copays at the
doctor and ER.

You see ANY doctor that accepts Medicare. No networks,
no referrals. You travel, snowbird, or split time between states.

HOW IT WORKS

Pay a monthly premium to a private carrier (Aetna, Humana,
UnitedHealthcare, etc.).

Pay your annual Part B deductible ($283 in 2026), then Plan
N covers most of the rest.

Small copays apply: up to $20 per office visit, up to $50 per
ER visit (waived if admitted).

Plan N does not cover Part B excess charges. Most doctors
don't charge these, but it's worth knowing.

THE 3 THINGS PEOPLE GET WRONG

1. **"Plan N is just a watered-down Plan G."**
   Not exactly. Plan N has lower premiums but trades that for small copays. If you don't see doctors often, Plan N can be the smarter math. If you go often, Plan G's $0 copays may win.
2. **"I won't have to pay anything with Medigap."**
   Plan G is mostly $0 after the deductible. Plan N has small copays. Know what plan you're buying and what you're agreeing to pay.
3. **"Excess charges won't matter."**
   Excess charges happen when a doctor doesn't accept Medicare assignment and bills up to 15% over Medicare's allowed amount. Most doctors accept assignment. Most. Worth asking yours.

WHEN PLAN N MAKES SENSE:

Lower monthly premium matters more than $0 doctor copays, and you're OK paying a few small copays as you go.

Wondering if Plan N fits better than Plan G? 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.

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