Medigap Plan G vs Plan N Comparison Chart

Feature	**Plan G**	**Plan N**
Monthly Premium	Higher	Lower
Medicare Part A Hospital Coinsurance	100% covered	100% covered
Medicare Part A Deductible	100% covered	100% covered
Part B Coinsurance (20%)	100% covered	100% covered (except certain copays)
Part B Deductible	Not covered	Not covered
Doctor Visit Copays	100% covered	Up to $20 per visit
Emergency Room Copays	100% covered	Up to $50 (if not admitted)
Part B Excess Charges	100% covered	Not covered
Skilled Nursing Facility Coinsurance	Covered	Covered
Hospice Coinsurance/Copays	Covered	Covered
Foreign Travel Emergency Benefit	80% (plan limits apply)	80% (plan limits apply)
Coverage Predictability	Very high	Moderate
Best For	Frequent healthcare users or those wanting minimal bills	Healthier beneficiaries seeking lower premiums and willingness to accept small copays

Important: After selecting a Medigap plan and insurance company, you can generally keep that coverage for as long as you pay your premiums. However, switching to a different Medigap plan later may require answering health questions and passing medical underwriting. If you are in good health, changing plans for lower monthly premiums may still be an option. Certain situations provide special protections, known as **guaranteed issue rights**, which allow you to enroll in a Medigap plan without medical underwriting.

Simple Decision Guide

If you want...	Better Choice
Maximum coverage and predictable costs	**Plan G**
Lower monthly premiums	**Plan N**
Frequent doctor visits or chronic conditions	**Plan G**
Relatively good health and few doctor visits	**Plan N**
Protection from Part B excess charges	**Plan G**

Example Annual Cost Comparison

Assumptions:

- **Plan G premium = $140/month** ($1,680/year)
- **Plan N premium = $101/month** ($1,212/year)
- **Plan N office visit copay = $20 per visit**
- Medicare Part B deductible is the same for both plans and is not included.

Annual Doctor Visits	Plan G	Plan N	Plan N Savings
2 Visits	$1,680	$1,252	$428
6 Visits	$1,680	$1,332	$348
12 Visits	$1,680	$1,452	$228

Takeaway

With these premiums, Plan N remains less expensive even with 12 doctor visits per year. The tradeoff is that Plan G provides more predictable costs and covers Part B excess charges, while Plan N requires copays for some office and emergency room visits and does not cover excess charges.

Break-even point: At a $39/month premium difference ($468/year), it would take approximately **23 office visits per year** at a $20 copay before Plan N's savings are fully offset.