MEDICARE SUPPLEMENT (MEDIGAP) EXPLAINED

Plan G vs. Plan N: What Is the Difference?

Plan G and Plan N are the two most popular Medicare Supplement plans - and they cover almost exactly the same things. This guide shows you where they match, the three differences that actually matter, and how to pick the one that fits you.

The short answer: Both plans work alongside Original Medicare (Part A and Part B) and help pay costs Medicare leaves behind. Plan G is the most complete coverage you can buy as a new enrollee. Plan N covers nearly as much, with a few small copays and one gap - in exchange for a noticeably lower monthly premium.

First, the 2026 numbers both plans share

Whichever plan you choose, these Original Medicare amounts still apply in 2026:

$283
Part B annual deductible for 2026 - you pay this yourself with either plan

$202.90/mo
Standard Part B premium for 2026, paid to Medicare on top of your supplement premium

Neither Plan G nor Plan N covers the Part B deductible. Since January 1, 2020, no newly sold Medigap plan is allowed to cover it, so everyone with Plan G or Plan N pays the first $283 of Part B care each year. After that deductible is met, your plan's coverage kicks in as shown on page 2.

What both plans cover the same way

- ☐ **Part A deductible:** Covered in full by both plans.
- ☐ **Hospital and skilled nursing costs:** Both cover Part A coinsurance, plus skilled nursing facility coinsurance in full.
- ☐ **First 3 pints of blood:** Covered in full by both plans each year.
- ☐ **Foreign travel emergency:** Both cover 80% of emergency care outside the U.S., up to plan limits - helpful if you travel.
- ☐ **Freedom to choose doctors:** With either plan, you can see any doctor or hospital in the U.S. that accepts Medicare - no networks and usually no referrals.

One plan letter = the same benefits everywhere

Medigap plans are standardized by law. A Plan G has the exact same benefits whether you buy it from one insurance company or another - and the same is true for Plan N. What differs between companies is the premium, the company's service, and how its rates may change over time. That is why it pays to compare prices for the same letter.

Side-by-side: Plan G vs. Plan N

Benefits below are the standard benefits for each plan letter. Both plans require you to keep paying your Part B premium to Medicare.

Benefit	Plan G	Plan N
Part A deductible	**Covered - 100%**	**Covered - 100%**
Part B deductible ($283 in 2026)	**Not covered**	**Not covered**
Part B coinsurance (the 20% Medicare does not pay)	**Covered - 100%, no copays**	Covered - 100%, except the copays below
Office visit copay	**None**	Up to $20 per visit
Emergency room copay	**None**	Up to $50 per visit that does not lead to hospital admission
Part B excess charges	**Covered - 100%**	**Not covered - you pay these**
Skilled nursing facility coinsurance	**Covered - 100%**	**Covered - 100%**
Foreign travel emergency (up to plan limits)	Covered - 80%	Covered - 80%
First 3 pints of blood	**Covered - 100%**	**Covered - 100%**

After you meet the Part B deductible, Plan G leaves you with no copays for Medicare-covered care. With Plan N, the office and ER copays above apply instead of the 20% coinsurance for those visits.

Reading the table: Scan down the two plan columns and you will see they match on almost every row. Only three things separate them - excess charges, copays, and premium - and the next page walks through each one in plain language.

The three differences that actually matter

1 Part B excess charges

Most doctors accept Medicare assignment, which means they agree to accept the Medicare-approved amount as full payment. A doctor who does not accept assignment can charge more - up to 15% above the Medicare-approved amount. That extra amount is called an excess charge. **Plan G pays excess charges for you. Plan N does not** - with Plan N, that extra amount comes out of your pocket. In practice, most doctors accept assignment, so many Plan N members never see an excess charge - but Plan G removes the risk entirely.

2 Small copays with Plan N

Plan N has copays of up to $20 for some office visits and up to $50 for emergency room visits that do not lead to a hospital admission. Plan G has no copays at all - once your Part B deductible is met, Medicare-covered care is paid in full. If you see the doctor often, those small copays can add up over a year.

3 Your monthly premium

Plan N is usually noticeably cheaper per month than Plan G for the same person, because you take on the copays and excess-charge risk yourself. The right comparison is the yearly premium savings with Plan N versus what you would likely spend on copays in a typical year. If the savings are larger than your expected copays, Plan N can be the better value.

Which one fits you best?

Plan G may fit you if...

- You want the most complete coverage available to new enrollees.
- You prefer predictable costs - no copays and no surprise bills after the Part B deductible.
- You see doctors often, or you want protection if a doctor charges excess charges.
- Peace of mind is worth a higher monthly premium to you.

Plan N may fit you if...

- You want a lower monthly premium and are comfortable with small copays.
- You rarely see the doctor, so copays would stay low in a typical year.
- Your doctors accept Medicare assignment, so excess charges are unlikely.
- You would rather save on premium now and pay a little as you go.

Two more plans worth knowing

G and N are the main event - but you may hear two other names, especially if friends or family enrolled in Medicare a few years ago.

Plan F - the most comprehensive plan, now closed to new enrollees

Plan F covers everything Plan G covers, **plus the Part B deductible** - that deductible is the only difference between F and G. Because of a change in the law, Plan F is closed to anyone who first became eligible for Medicare after January 1, 2020, so new enrollees cannot buy it. Many current clients still have Plan F and can keep it as long as they pay the premium. If you are new to Medicare, **Plan G is the closest option to Plan F**.

High-Deductible Plan G - Plan G coverage with a lower premium

High-Deductible Plan G gives you the **exact same coverage as regular Plan G** - including excess charges - but only after you have paid the first **$2,950 of Medicare-covered costs in 2026** yourself (an amount set each year by CMS; the $283 Part B deductible counts toward it). In exchange, the monthly premium is much lower. It can be a smart fit if you are healthy, rarely need care, and want a safety net in place in case of a big hospital bill.

Good to know before you choose

- ☐ **You still need drug coverage:** No Medigap plan in this guide includes prescription drug coverage. Most people pair their supplement with a separate Part D plan.
- ☐ **Your timing matters:** During your 6-month Medigap Open Enrollment Period - starting the month you are 65 or older and enrolled in Part B - companies generally cannot turn you down or charge you more because of your health.

> **A note about health questions (underwriting)**
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> Outside your Medigap Open Enrollment Period or a guaranteed-issue period, insurance companies can usually ask health questions and may decline an application or charge more based on your health. If you think you may want the fuller coverage of Plan G later, choosing it during your protected window can be the safest time to do so.

The full Medigap lineup at a glance

For completeness, here are the other plan letters you may see. Most new buyers end up choosing between G and N - the plans below are more basic, closed to new enrollees, built around cost-sharing, or simply rarely sold.

Plan	What it covers	Who it is for
Plan A	The most basic plan: Part A and Part B coinsurance, the first 3 pints of blood, and hospice coinsurance. No deductible, skilled nursing, or foreign travel coverage.	People who want only the most basic backup coverage.
Plan B	Everything in Plan A, plus the Part A deductible.	People who want basic coverage with the hospital deductible included.
Plan C	A comprehensive older plan covering both deductibles, skilled nursing, and foreign travel at 80% - but not excess charges.	Closed to new enrollees, like Plan F - only for people eligible before Jan. 1, 2020.
Plan D	Covers the Part A deductible, skilled nursing, and foreign travel at 80% - but not the Part B deductible or excess charges.	Rarely sold - G and N are usually the better value.
Plan K	Pays 50% of most benefits (you pay the other 50%), with an annual out-of-pocket limit that protects you in a bad year.	People who want a lower premium and accept cost-sharing.
Plan L	Like Plan K, but pays 75% of most benefits, with a lower annual out-of-pocket limit than Plan K.	People who want cost-sharing with a smaller share to pay than Plan K.
Plan M	Covers 50% of the Part A deductible, plus skilled nursing and foreign travel at 80% - but not excess charges.	Rarely sold - most buyers choose G, N, or High-Deductible G instead.

Want G and N priced side by side?

Bring this guide to a free, no-pressure consultation. We will compare real Plan G and Plan N premiums for you, check how often you see the doctor, and do the math together in plain English - so you can choose with confidence.

StephanieTaylorinsurance.com

Call or visit the website to book your Medicare Supplement consultation.

For educational purposes only - not legal, tax, or financial advice, and not an offer to enroll you in any specific plan. Medicare Supplement benefits are standardized, but premiums vary by company, age, location, and health. Medicare rules and amounts change; confirm current details at Medicare.gov or with Social Security. We do not offer every plan available in your area. Contact Medicare.gov or 1-800-MEDICARE for information on all of your options.

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