



Medi – Gap Plans

2023 Average Monthly Cost

Plan A	Plan B	Plan C	Plan D	Plan F	Plan G	Plan K	Plan L	Plan M	Plan N
\$141	\$178	\$169	\$165	\$197	\$136	\$77	\$118	\$147	\$111

For the 2023 plan year, the Medicare Part A deductible is \$1,600. Medicare Part B deductible is only \$226 for 2023.

If you qualified for Medicare before Jan. 1, 2020, **Plan F** will cover all the items that you would usually need to pay for out of pocket, including deductibles and coinsurance. The premium for Plan F averages **\$179 per month**.

Medicare Supplement **Plan G** cover almost everything except the . Plan G pays for services such as doctor visits, blood tests or outpatient treatment. Plan G is on average **\$145 per month**.

Medicare Medigap policy **Plan K** is the cheapest and significantly different since it only covers half of like Part B coinsurance, blood, Part A hospice, skilled nursing and the Part A deductible costs would be **50% covered** for about about **\$77 per month**.

Medigap policy **Plan N** similar to Plan G, but has a copay (ex: \$20) for doctor visits and doesn't cover Part B 'excess charges' but its only **\$111 per month** or about a \$35 savings than Plan G.