THE MEDICARE DUDE
PROUDLY SERVING SINCE 1998
FLORIDAS INDEPENDENT MEDICARE BROKER

Plan N Decision Checklist

The Medicare Dude™ Resource Library

Determine whether Medicare Supplement Plan N is the right fit for your healthcare needs and budget.

Plan N can be an excellent option for beneficiaries who want to lower their monthly premium while accepting limited cost-sharing.

Before You Begin

■ I understand Plan N works with Original Medicare.

■ I know Plan N does not include Part D drug coverage.

■ I understand Plan N includes some copays.

■ I know Part B excess charges are not covered.

■ I know my Medicare effective date.

Plan N May Be Right for Me If...

■ I want a lower monthly premium than Plan G.

■ I don't visit the doctor frequently.

■ I'm comfortable paying occasional office visit copays.

■ My doctors accept Medicare assignment.

■ I want nationwide access to Medicare providers.

■ I prefer predictable premiums with limited cost sharing.

What Plan N Covers

✓ Part A hospital deductible

✓ Part A coinsurance

✓ Skilled Nursing Facility coinsurance

✓ Hospice coinsurance

✓ Most Part B coinsurance

✓ Foreign travel emergency benefit (limited)

What Plan N Does Not Cover

■ Medicare Part B deductible

■ Part B excess charges

■ Routine dental

■ Routine vision

■ Hearing aids

■ Prescription drugs

Potential Copays

■ Up to $20 for certain office visits

■ Up to $50 for emergency room visits when not admitted

■ No copay if admitted as an inpatient from the ER

Plan Comparison

Feature	Plan G	Plan N
Monthly Premium	Higher	Usually Lower
Office Visit Copays	None	Up to $20
ER Copay	None	Up to $50
Part B Excess Charges	Covered	Not Covered
Nationwide Access	Yes	Yes

Questions to Ask Before Enrolling

■ Do all of my physicians accept Medicare assignment?

■ How much premium will I save compared with Plan G?

■ How often do I typically see specialists?

■ Is a household discount available?

■ Has this company had consistent rate increases?

My Decision

■ Plan N appears to fit my needs.

■ I want to compare Plan G.

■ I want to compare High Deductible Plan G.

■ I need professional guidance.

Need Help Comparing Plan G and Plan N?

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Independent Medicare Broker Since 1998

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