

FREE GUIDE

The Plan G Guide

What it covers, what it costs at 65, and how to get the lowest price for it.



One plan. One deductible. Then nothing.

Plan G is the most complete Medicare Supplement available to anyone new to Medicare since 2020. Medicare pays about 80% of your care. Plan G pays the rest: the 20%, the hospital deductible, skilled nursing, excess charges, even emergencies abroad.

After the Part B deductible (\$283 in 2026), you pay nothing for Medicare-covered care for the rest of the year. You keep Original Medicare and see any doctor in the country who takes it. No network. No referrals.

What it doesn't do: prescriptions. That's a separate Part D plan, usually \$10 to \$50 a month.

What you'd pay without it. What you pay with it.

BENEFIT	MEDICARE ALONE, YOU PAY	WITH PLAN G
Hospital deductible, per stay	\$1,736 in 2026	Covered
Hospital days 61 to 90	\$434 a day	Covered
Skilled nursing, days 21 to 100	\$217 a day	Covered
Doctors, outpatient, imaging, labs	20% of every bill, no limit	Covered
Part B deductible	\$283 in 2026	\$283 in 2026, once a year
Excess charges from doctors who don't accept Medicare rates	up to 15% more	Covered
Emergency care abroad	not covered	80% after \$250

Figures from CMS for 2026. 2027 Part A and B amounts are released in November.

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Every company's Plan G is identical. The price isn't.

Benefits are set by federal law. At 65 in Pennsylvania, Plan G runs about \$130 to \$220 a month depending on your ZIP code and the company. Same coverage at every price. Two companies \$50 apart is \$600 a year, every year, for the identical plan.

Why the same plan costs \$50 more down the street

01 How you're rated. Most companies price by your age and raise it as you get older. Some don't. Ask which.

02 Rate history. Two companies at the same price today can be \$40 apart in five years. Ask how each has raised Plan G rates over the past three years.

03 Your ZIP code. Premiums are set by county. Doylestown and Philadelphia can differ by \$30.

When you can get Plan G without health questions

- **Your first six months on Part B.** Any company, guaranteed. This is the window.
- **Leaving employer coverage after 65.** A guaranteed 63-day window.
- **Birthday rule states.** California, Oregon, Illinois, Idaho, Nevada, Kentucky, Louisiana, Maryland, Oklahoma and others let you switch to the same plan once a year around your birthday. Pennsylvania and New Jersey do not have one.

Already on Plan G and healthy? Most companies will ask a few health questions and let you switch to the lower premium. Same coverage, lower bill. We check first.

How to shop it in one call

- ☐ Have your ZIP code, birth date, Part B start date and whether you use tobacco.
- ☐ Ask for every company's Plan G price, lowest to highest, on one page.
- ☐ Ask for the three-year rate history on the two cheapest.
- ☐ Pick one. The application takes about ten minutes.

Want a second set of eyes?

Fifteen minutes on the phone usually settles it. Free, no obligation. Call 1-800-790-4873 or book a time at medsuppsforme.com/contact.