FREE GUIDE

The Plan G Guide

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



MedSups For Me is a privately owned website and is not connected with or endorsed by the United States government or the federal Medicare program. We are an independent insurance agency licensed to sell Medicare Supplement (Medigap) insurance and Medicare Advantage plans. We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program to get information on all of your options. Figures reflect the latest amounts published by CMS for 2026 and 2027. This guide is educational and is not insurance advice for your specific situation.



One plan. One deductible. Then Plan G pays.

Plan G is the most complete Medicare Supplement available to people new to Medicare since 2020.

You keep Original Medicare and see any doctor in the country who takes it. No network. No referrals.

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WHO PAYS WHAT

Medicare pays about 80% of most Part B care. Plan G pays your share.

About **80%** Medicare | **Plan G**

The 20%, the hospital deductible, skilled nursing, excess charges, even emergencies abroad.

After the Part B deductible ($283 in 2026)

Plan G pays your share of Medicare-covered care for the rest of the year, up to Medicare's benefit limits. You still pay your monthly premium.

What it doesn't do: prescriptions.

That's a separate Part D plan, usually $10 to $50 a month.

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

BENEFIT	MEDICARE ALONE, YOU PAY	WITH PLAN G
Hospital deductible, per benefit period	**$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	**20% of most bills, no yearly 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	**generally not covered**	**80% after $250, up to $50,000 lifetime**

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

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Same Plan G benefits at every company.
Not the same price.

$130 to $220

At 65, Plan G typically runs about $130 to $220 a month depending on your state, ZIP code and the company. Same coverage at every price.

$600

Two companies $50 apart is $600 a year for the same benefits.

Benefits are set by federal law, with different rules in Massachusetts, Minnesota and Wisconsin.

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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 can vary by location. Two ZIP codes an hour apart can differ by $30.

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When you can get Plan G without health questions

6 months

Your first six months on Part B.

If you're 65 or older, any company that sells it, guaranteed. This is the window.

63 days

Leaving employer coverage after 65.

When employer coverage that works with Medicare ends, a guaranteed 63-day window. If you're just starting Part B, the six-month window applies.

Birthday

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. Most other states do not have one. Rules differ by state.

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

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How to shop it in one call

1. Have your ZIP code, birth date, Part B start date and whether you use tobacco.
2. Ask for every company’s Plan G price, lowest to highest, on one page.
3. Ask for the three-year rate history on the two cheapest.
4. 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.

1-800-790-4873

or book a time at medsupsforme.com/contact

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