



Medicare Supplemental Plan F - 7 essential facts you should know

by JOE D'AURA on January 27, 2017

Compare Medicare supplemental plans. [UnitedHealthcare Medicare Advantage Provider Directory](#). We hear these questions all the time:

What is Plan F? What does it cover? How do I compare Medicare supplemental plans? How is it different from Part C, or plan N?

<https://unitedhealthcaremedicare.blogspot.com/2019/05/medicare-approved-benefit.html>

Much information you get in the form of sales leaflets about Medicare and Medicare Supplement Plans (Medigap) is sometimes confusing or not enough to answer your questions.

Finally, we will explain clearly and simply the benefits, costs and enrollment of Plan F of the Medicare supplement.

What is Plan F?

Plan F, in a nutshell, is one of the plans available to you when you buy a Medicare supplement policy, also known as a Medigap policy.

What does the Medicare F supplemental plan cover?

Private companies sell to Medicare (Medigap) policy and pay some of the health care costs (the "gaps") that Original Medicare (Part A and Part B) do not cover, such as co-pays, co-insurance and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare does not cover, such as medical care when you travel outside the US. UU

There are ten standardized Medigap plans.

They are indicated by the letters from A to N. Because these plans are offered by private insurance companies, the cost and availability of each plan with letters may differ, but not the benefits. In other words, all the companies that offer, say Plan F, must offer the same standardized benefits. However, not all insurance companies offer the ten plans.

The chart below shows basic information about the different benefits covered by the 10 Medigap policies. If a checkmark appears, the plan covers the benefit described 100%. If a percentage appears, the plan covers that percentage of the benefit:

## Compare Medicare supplement plans

The table above shows that: The Medicare F supplementary plan is the most complete.

And, according to our enrollment experience: Plan F is the most popular plan. It covers 100% of the deductibles, copayments and coinsurance listed in the chart above that you would normally pay out-of-pocket if you were enrolled only in Medicare Part A and Medicare Part B (Original Medicare).

## Medicare F supplementary plan rates

We are often asked: "Are AARP (United Healthcare) Plan F rates higher or lower than, for example, the Aetna Plan F or Blue Shield Plan F rates?"

The answer may not be as simple as you think. A comparison of the Medicare supplement plan's F rate will show that the rates will vary by company, area, age, tobacco use, and, on occasion, the time you have been enrolled in Medicare Part B.

Another piece of information you should know: the company with the lowest initial rate of Plan F may have substantially higher rate increases in the future than a company with higher initial rates. Therefore, you can pay less in time with a company policy with the highest initial rate.

The best way to determine the various rates for all companies with Medicare [Supplement](#) Plan F is to complete a comparison of the Medicare Supplement Plan F rate using an independent, competent software quote system designed specifically for the Supplements. of Medicare and review those rates with a very experienced agent who represents many companies and is familiar with the company's rate increase stories.