MEDICAL HEALTH REPORTS

Medigap Plan G vs. Plan N in Florida

Compare standard Plan G and Plan N with Original Medicare. Request written quotes for the same ZIP code and coverage start date.

What to compare	Standard Plan G	Plan N
Monthly premium quote	$ _____	$ _____
Part A hospital deductible **Per benefit period** **2026: $1,736 | 2027: $1,776**	Covered	Covered
Part B deductible **Per calendar year** **2026: $283 | 2027: $292**	You pay it	You pay it
Some office visits	No office visit copay	Up to $20 per visit
Emergency room visit	No ER copay	Up to $50 unless admitted as an inpatient
Part B excess charges, if billed	Covered	You pay them

Visit copays shown apply to Medicare-covered care after the Part B deductible. High-deductible Plan G has a separate deductible.

How much could Plan N save you?

Subtract the monthly Plan N quote from the Plan G quote and multiply by 12. Weigh any premium savings against expected Plan N copays and excess charges. Ask your doctors whether they accept Medicare assignment.

Can you start with G and switch later?

You can apply. After your six-month Medigap enrollment window, the insurer may review your health and decline you unless a protection applies to Plan N. Keep your current policy until you receive the replacement, confirm its start date, and decide to keep it.

Free Florida SHINE counseling: 1-800-963-5337

Sources checked November 22, 2026. CMS deductibles | Medicare benefits chart | Switching rules | SHINE

MedicalHealthReports.com | General educational information.