Boomer Benefits Compares Medigap Plan G And High Deductible Plan G

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Fort Worth, Texas based health insurance agency Boomer Benefits recently published a blog post comparing Medigap Plan G and high deductible Plan G. The blog post talks about the benefits and drawbacks of both and aims to help readers decide which of the two they might be interested in using. For instance, many are unaware that there is a high deductible plan G (especially since most carriers do not advertise it). The blog post also aims to make people aware of some of the options that are available to them.

The first question the blog post addresses is the question of what a Medigap Plan is and how it works. The article says, ?Original Medicare Parts A and B have ?gaps? and do not fully cover all medical services. If you receive a Part B service, such as chemotherapy, you are responsible for the Part B deductible and a 20% coinsurance after that. That 20% coinsurance can be a hefty amount you must pay, and there is no maximum out-of-pocket limit! Many beneficiaries turn to a Medigap plan for help with those out-of-pocket costs. Medigap plans work alongside Original Medicare and pay as secondary coverage. If a healthcare provider accepts Medicare, they will accept your Medigap plan, no matter the plan type or carrier. Since Medicare does not have network restrictions, neither does a Medigap plan. You can visit any doctor in the United States that accepts Original Medicare and use your Medigap plan.?

Regular Plan G has quickly become one of the most popular Medigap plans ever since Plan F was phased out. Plan G offers predictable healthcare costs throughout the year. This is because it covers hospital deductibles, Part A coinsurance and more, meaning that the only out of pocket expense left to the beneficiary is the annual part B deductible. Boomer Benefits has thousands of clients who enjoy Medigap Plan G and the comprehensive coverage it offers since they do not have to worry about frequent bills and figuring out what they need to pay. Plan G is valued for its simplicity, and many people take advantage of this simplicity to do away with the stress of finding comprehensive coverage.

High deductible Plan G covers the same benefits as regular Plan G. The main difference between the two plans is that the high deductible plan comes with far more out-of-pocket costs. People tend to choose it if they are more frugal and cannot afford a regular Medigap Plan G policy or if they are healthy and unlikely to have to go to the doctor very often. A high deductible plan usually means low premiums, and this can make it a more cost-effective option.

Speaking with a knowledgeable individual may help a person decide which plan is better, and Boomer Benefits has helped countless people find the ideal health coverage policy. One client, Tina Pecht, says about the company, ?I have had an excellent experience with Boomer Benefits. Each time I have needed answers, Client Services has been helpful and thorough. Boomer Benefits has been great since I started with Medicare a year ago. Becca Jones from Client Services has been an absolute delight to work with! If she is unavailable when I call, she promptly returns my call and leaves a message if she can't reach me. She is persistent, without fault, in trying to reach me and answers any questions or concerns that I have about coverage, plans, or Medicare and supplement payments. She is knowledgeable, compassionate and friendly. I highly recommend Boomer Benefits to anyone who receives Medicare. They make the sometimes-overwhelming aspects of Medicare quite painless.?

Paul Carris also says, ?Linda Harris and Kathryn Harrison are lifesavers! Linda guided me through the Medicare process and calmly explained my options. Kathryn Harrison provided guidance and recommendations for Medicare Part D. I?m confident that my selections are the best options. I want to thank Linda, Kathryn and Boomer Benefits for simplifying a complicated process. I rate Boomer Benefits 5 Stars!?

For help with processing a Medicare application, visit Boomer Benefits? website. The team can be reached via phone or email as well.

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For more information about Boomer Benefits, contact the company here:Boomer BenefitsKelsey Mundfrom(817) 249-86002601 Meacham Blvd STE 500, Fort Worth, TX 76137, United States

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Boomer Benefits is an award winning agency, licensed in 48 states.
They are on a mission to help Baby Boomers through their New-to-Medicare transition every year.

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