



## **Boomer Benefits Simplifies Supplemental Plans for Seniors Qualifying for Medicare in 2023**

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Boomer Benefits is guiding seniors, who will be eligible for Medicare in 2023, on how to choose the best Medicare Supplement plans from the currently available options.

US citizens 65 and older can apply for two parts of the base Medicare plan at Social Security ? Part A and Part B. Part A covers the cost of inpatient care, skilled nursing facility stays, hospice care, and home health care. Part A, however, does not cover all the treatments, such as outpatient surgeries, that occur in a hospital or clinical setting. Those services are covered by Part B which offers outpatient medical coverage including doctor?s visits, lab work, preventive services, ambulance services, cancer therapy, and kidney dialysis.

Apart from enrolling in Medicare Part A and Part B, seniors also have the option of going for Medicare Part C, also called the Medicare Advantage program, which is offered by private insurers and varies by carrier, county, and selected plans. Many seniors instead choose to enroll in Medigap plans, or Medicare Supplement plans, to receive full or partial help with copays, deductibles, and coinsurance in exchange for a monthly premium. Recently, the government also introduced Medicare Part D to offer coverage for prescription medicines.

?There are 12 Medicare Supplement plans ? Plan A, Plan B, Plan C, Plan D, Plan F, Plan G, Plan K, Plan L, Plan M, Plan N, High Deductible Plan F, and High Deductible Plan G,? says the spokesperson for Boomer Benefits. ?Medicare Supplement Plan C and Plan D are not to be confused with Medicare Part C and Part D. All Medigap plans offer different kinds of benefits based on the level of care that a patient needs. Monthly premiums also vary based on factors like gender, age, zip code, tobacco use, and insurance carrier. Supplemental plans do not have networks which means that you can visit any doctor across the United States that accepts Original Medicare and receive healthcare services.?

Medigap Plan F is regarded to be the most comprehensive Medicare Supplement plan. It is also extremely popular among the baby boomer generation as, according to a report from the AHIP in 2016, about 57% of all Medigap policies in force were premium Medicare Plan F policies. Plan F covers both Medicare deductibles and all copays and coinsurance, leaving the patient with no out-of-pocket payments.

However, Plan F is only available to those who became eligible for Medicare before January 1, 2020. Since, for seniors who will become eligible for Medicare in 2023, Plan F is not an option anymore, the most popular Medicare Supplement plans currently available are Medigap Plan G and, not too far behind, Medigap Plan N.

Medigap Plan G is very similar to Plan F and shares the same popularity. For those who qualify, Plan G offers great value, including full coverage for all gaps in Medicare, all for a small annual deductible. Plan G also offers up to \$50,000 in foreign travel emergency benefits up to plan limits.

Medicare Supplement Plan N has also been rising in popularity as the AHIP reported that enrollment in Plan N grew by 20% between 2014 and 2017. Plan N covers the 20% that Medicare Part B doesn?t, and pays for the patient?s hospital deductible and all their hospital costs. The patient is required to pay their excess charges, Part B deductible, and some small copays at the doctor?s office and the emergency room.

?We realize just how obtuse and impenetrable Medicare and all its supplemental plans and parts can be to understand,? says the spokesperson for Boomer Benefits. ?Thankfully, we have been doing this since 2005 and have mastered the skill of guiding our clients to the best combination of plans for their unique health circumstances. As an award-winning insurance agency for A-rated national insurance carriers licensed in 49 states, we have the knowledge to look out for you and your family?s health and future.?

Readers can find out more about Medicare and all the current options available in 2023 by visiting <https://boomerbenefits.com/medicare-blog/>.

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## Boomer Benefits

*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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