

Bye Bye Plans F and C Starting in 2020



Those Medicare beneficiaries who's part A effective date is after 1/1/2020, they will not be able to purchase a Plan C, F or High Deductible F.

Why did Congress pick Plans F, C and HDF discontinue? The C and F Medicare Supplement (Medigap) plans cover the Part B deductible (currently \$198). The thinking is that people who have Plans C or F are more likely to go to the doctor unnecessarily (for sniffles and minor injuries) since they have no deductible to worry about. So, in the minds of the legislators, they can reduce Medicare spending by discouraging such "unnecessary" care. The Plan HDF is being replaced with a High deductible G because, the F will not exist for these beneficiaries there cannot be a High deductible version.

For years, Plan F was the "Cadillac" of Medicare Supplements, but I've actually been steering my clients away from them for a while now. Rates have been on the rise and the rate at which those monthly premiums are rising is also increasing.

Instead, I routinely recommend Plan G. It is exactly the same as Plan F except for covering that \$198.00 Part B deductible. And, Plan G premiums are significantly lower than Plan F has been, so your savings on the premium more than covers that \$198.00