

Med Supp Pick-a-Letter Chart

Keep in mind your client's needs and preferences. This flow chart should be used as a guide, not the end-all-be-all.

START HERE

Does your client prefer:

OPTION 1

- More coverage
- Lower out-of-pocket costs
- Higher premium

OPTION 2

- Less coverage
- Higher out-of-pocket costs
- Lower premium

Was your client eligible for Medicare prior to 1/1/2020?

no

yes

Does your client live in a state that allows excess charges?

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no

yes

yes

no

Plan G

Plan F

Plan C

Is your client OK with paying copays for doctor and select ER visits in exchange for about 25% less premium?

yes

no

Plan N

Plan D

Go back and pick Option 1

Does your client travel outside the U.S.?

no

yes

Does your client want some coverage for skilled nursing facilities?

no

yes

Is your client OK with paying 50% of the Part A deductible?

yes

no

Plan M

Does your client want the Part A deductible covered?

no

yes

Plan A

Plan B

Is your client OK with cost sharing many benefits with an annual out-of-pocket max?

yes

no

Is your client more comfortable paying 25% or 50% for cost-sharing benefits?

25%

50%

Plan L

Plan K

more coverage

Plan A

Plan B

Plan K

Plan L

Plan M

Plan N

Plan D

Plan G

Plan C¹

Plan F²

lower premiums

^{1,2} Only available to those eligible for Medicare before 1/1/2020