

How Much is Medigap Per Month in 2021?

Description

Medigap plans are plans that are designed to fill in the gaps in "traditional" Medicare (Medicare [Part A](#) and [Part B](#)). These plans are standardized, meaning that the coverage is the same from company to company. In all but 3 states (MA, [WI](#), [MN](#)), the plans go by the Federally-standardized [Medigap coverage chart](#).

Although coverage is standardized, premiums vary considerably from company to company. In other words, a [Plan G](#) with one company could be as much as \$100/month more than a Plan G with a different company, although the plan coverage and how the plans work is the exact same.

Medigap Costs in 2021

Medigap rates are determined based on where you live, your age, and your gender. The below table shows the current (early 2021) rates from the company offering the lowest premiums for the three most common plans currently in 10 different areas of the country. These Medigap rates are monthly rates for a 65-year-old female and do not include any household, autopay, etc. discounts that some companies may offer.

Prior to selecting a Medigap plan, it is prudent to review a list of available Medigap options for your specific zip code and age. [[Get a list of Medigap options by email](#)]

	Plan G	Plan N	Plan hdG
Raleigh/Durham, NC	\$96.42	\$76.08	\$30.60
Fort Lauderdale, FL	\$241.22	\$189.56	\$97.02
Harrisburg, PA	\$102.31	\$79.55	\$34.47
Denver, CO	\$118.00	\$88.13	\$46.61
Topeka, KS	\$106.58	\$82.17	\$32.33
Prescott, AZ	\$104.58	\$80.92	\$36.69
Seattle, WA	\$184.84	\$145.40	\$53.76
Trenton, NJ	\$127.58	\$96.46	\$47.06
Evansville, IN	\$97.50	\$75.92	\$30.35
Grand Rapids, MI	\$97.43	\$76.92	\$31.91

Medigap rates change over time and it is a good idea to compare rates annually or at least bi-annually to make sure you have the best possible "deal" for your selected plan type.



[65Medicare.org](#) is a leading, independent Medicare insurance

agency for people turning 65 and going on Medicare. If you have any questions about this information, you can [contact us online](#) or call us at 877.506.3378.

Category

1. Medigap Plans

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