Best Medigap Plan for Snowbirds

Description

If youâ??re a **snowbird**â??someone who spends part of the year in one location and part in anotherâ??you already know that your lifestyle comes with unique challenges and rewards. From chasing warmer weather to enjoying two sets of friends and activities, the snowbird life can be ideal in retirement.

But when it comes to Medicare coverage, snowbirds face a very specific question: **Which Medigap plan works best when you live in more than one place?**

After years of helping thousands of Medicare beneficiariesâ??many of them snowbirdsâ??I can tell you that the best plan for you isnâ??t necessarily the most expensive or the one everyone else has. Itâ??s the one that gives you **nationwide flexibility, predictable costs, and peace of mind** no matter where you are.

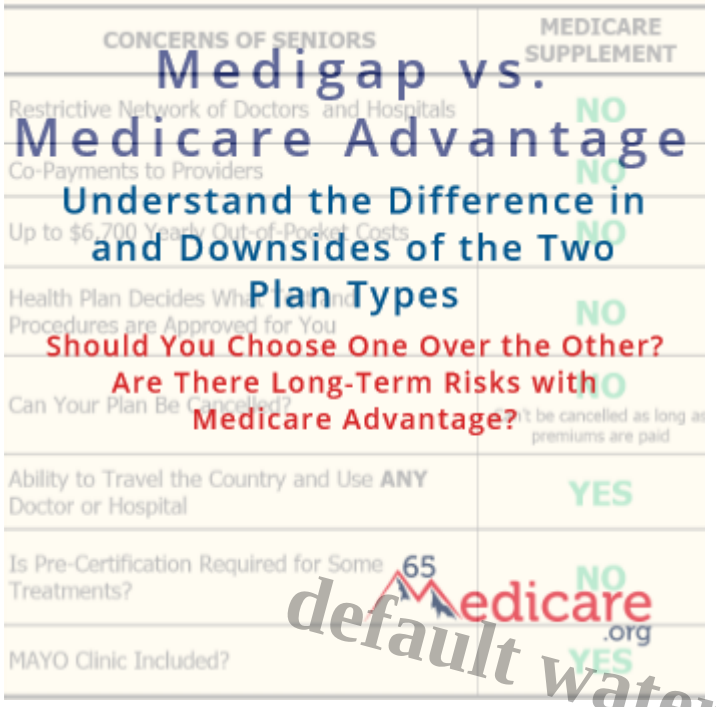
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Letâ??s break this down.

Why Snowbirds Need to Think Differently About Medicare

Medicare Advantage (Part C) plans are popular in some areas because of their lower premiums and extra benefits. But for snowbirds, these plans often fall short.

Hereâ??s why:



- **Medicare Advantage Plans Are Network-Based:** Most Medicare Advantage plans use provider networks (HMOs or PPOs) that are tied to a specific geographic area. Even PPOs often charge moreâ??or cover lessâ??when youâ??re out of network.
- **Routine Care Can Be Complicated Away From â??Homeâ?•:** While emergencies are usually covered, regular doctor visits, lab work, or therapy sessions can be difficult to arrange outside your planâ??s network.
- **Plan Availability Changes by ZIP Code:** If you change your residence for part of the year, you may not have access to the same Advantage plan in both places.

This is where **Medigap** (Medicare Supplement Insurance) shines for snowbirds.

How Medigap Works for Snowbirds

Medigap plans are standardized insurance policies that work alongside Original Medicare (Parts A and B). Unlike Medicare Advantage, Medigap has:

- **No Provider Networks:** Any provider in the United States that accepts Medicare will also accept your Medigap planâ??no referrals or prior authorizations required.
- **Consistent Benefits Nationwide:** Whether youâ??re in Florida in January or Michigan in July, your Medigap benefits are identical.
- **Freedom to See Specialists Anywhere:** If you need a specialist while away from your primary residence, you can schedule directly, as long as they take Medicare.

This nationwide portability is exactly what snowbirds need. But which Medigap plan is *best*?

The Three Most Popular Medigap Plans for Snowbirds

Before choosing a plan as a snowbird, it helps to compare how the major Medigap plans differ. While there are ten standardized Medigap plans in most states (Plans A through N), three tend to stand out for snowbirds: **Plan G, Plan N, and High-Deductible Plan G**.

1. Medigap Plan G â?? The Most Comprehensive Option for New Enrollees



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Plan G is currently the most comprehensive Medigap plan available to people new to Medicare. It covers:

- All Medicare Part A hospital costs, including deductibles and coinsurance
- All Medicare Part B coinsurance (the 20% that Medicare leaves you responsible for)
- Skilled nursing facility coinsurance
- Foreign travel emergency coverage (up to plan limits)
- The only thing you pay under Part B is the annual deductible ($283 in 2026)

Why It Works for Snowbirds:
Plan G essentially eliminates almost all unexpected bills beyond your premium and the small annual Part B deductible. For snowbirds who want **zero surprises**â??especially if they split time between different doctors and healthcare systemsâ??Plan G offers maximum predictability.

2. Medigap Plan N â?? Lower Premiums with Some Cost Sharing

Plan N covers almost everything that Plan G covers, with two exceptions:

- You pay a **small copay** for office visits (up to $20) and ER visits (up to $50, waived if admitted).
- It does not cover Medicare Part B â??excess chargesâ?• (an uncommon fee some doctors charge above the Medicare-approved amount).

Why It Works for Snowbirds:
Plan N can be a good choice if you donâ??t mind minor copays and are willing to make sure your doctors accept Medicareâ??s â??assignmentâ?• to avoid excess charges. In exchange, youâ??ll usually pay a **lower monthly premium** than Plan Gâ??sometimes saving $20â??$50 per month. For healthy snowbirds, these savings can add up without much additional financial risk.



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3. High-Deductible Plan G â?? Low Premiums, Higher Risk

High-Deductible Plan G works just like regular Plan Gâ??but you pay a **$2,870 annual deductible** (2025 figure) before the plan starts covering Medicare cost-sharing.

Why It Works for Snowbirds:
This is the lowest-premium Medigap option in most states, often costing under $60â??$80/month. Itâ??s ideal for snowbirds who want the portability and freedom of Medigap but are comfortable taking on a higher potential out-of-pocket risk in exchange for lower fixed costs.

How to Choose the Best Medigap Plan for Snowbirds

Hereâ??s my process when helping snowbirds choose:

1. **Decide How Much Cost Predictability You Want**

- If you want to budget your healthcare costs and avoid surprises, Plan G is hard to beat.
- If youâ??re fine with small, occasional bills, Plan N may be a good value.
- If youâ??re looking to minimize premiums and can absorb larger unexpected costs, High-Deductible Plan G can work.

2. **Check Your Providers in Both Locations**
   Even though Medigap has no networks, confirm that your main doctors in both locations accept Medicare. Almost all doâ??but itâ??s worth verifying.
3. **Consider Your Travel Outside the U.S.**
   If you frequently travel internationally, note that Plans G and N include limited foreign travel emergency coverage (80% of costs up to $50,000 lifetime maximum).
4. **Look at Premium Differences in Your State**
   Medigap rates vary widely by state, age, and insurance company. For snowbirds, itâ??s important to choose a company with **rate stability**, not just the cheapest initial premium.

Feature	Plan G	Plan N	High-Deductible Plan G
Nationwide Coverage	â? Anywhere Medicare is accepted	â? Anywhere Medicare is accepted	â? Anywhere Medicare is accepted
Covers All Part A Costs (Hospital)	â? 100%	â? 100%	â? After $2,870 deductible (2025)
Covers All Part B Coinsurance (20%)	â? 100%	â? Except small copays ($20 doctor / $50 ER)	â? After $2,870 deductible
Covers Part B Excess Charges	â? Yes	â•? No	â? Yes, after deductible
Foreign Travel Emergency Benefit	â? 80% up to $50,000 lifetime	â? 80% up to $50,000 lifetime	â? 80% up to $50,000 lifetime
Annual Part B Deductible	â•? You pay $257 (2025)	â•? You pay $257 (2025)	â? Included in $2,800 deductible
Monthly Premium (Typical Range, varies by state)	$110â??$150	$80â??$120	$40â??$80
Best For	Snowbirds who want maximum cost certainty	Snowbirds who want lower premiums and donâ??t mind small copays	Budget-conscious snowbirds willing to take higher out-of-pocket risk

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Special Considerations for Snowbirds Buying Medigap

- **You Only Get One Open Enrollment Window**
  Your best time to buy Medigap is during the six months after your Part B effective date, when you can get any plan with no health questions. After that, in most states, youâ??ll need to pass medical underwriting to change plans.

- **Your â??Permanentâ?• Address Matters for Premiums**
  Medigap premiums are based on your official address of record. If one of your homes is in a state with lower rates, that can work to your advantageâ??but you must actually meet residency requirements.
- **Foreign Travel Emergency Coverage Is Limited**
  If youâ??re a snowbird who spends part of the year outside the U.S. entirely (for example, Canada or Mexico), youâ??ll want to understand the limits of Medigapâ??s foreign travel benefit and possibly add separate travel medical insurance.

Why Medigap Beats Medicare Advantage for Most Snowbirds

While Medicare Advantage can work well for people who stay in one location most of the year, snowbirds often run into challenges:

- **Out-of-Network Charges:** Even PPOs can have higher costs or limited coverage for non-emergency care outside your service area.
- **Changing Plans When Moving:** Spending more than half the year at a second home may require a plan change mid-year, which can disrupt care.
- **Limited Specialist Access:** You may need referrals or face delays to see specialists in your â??awayâ?• location.

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With Medigap, none of these issues existâ??you have **true nationwide coverage**.

My Recommendation for Most Snowbirds

If you want the **best blend of nationwide freedom and cost certainty**, **Medigap Plan G** is the top choice for most snowbirds. It eliminates virtually all out-of-pocket expenses for covered Medicare services, works anywhere in the U.S., and requires no referrals or network checks.

For budget-conscious snowbirds who are healthy and willing to manage small copays, **Plan N** offers great value. And for those who prioritize low premiums over predictability, **High-Deductible Plan G** can work well.

The Bottom Line
Snowbirds have a unique lifestyleâ??and that means they need a Medicare plan that keeps up with them. Medigap provides the nationwide portability and consistent benefits that Medicare Advantage simply canâ??t match for people splitting time between states.

When choosing your plan, remember:

- Itâ??s not just about the lowest premiumâ??itâ??s about rate stability and nationwide usability.
- Your health can change, so lock in the plan you want during your open enrollment window.
- Choose based on your risk tolerance and how much you value cost predictability.

With the right Medigap plan in place, you can enjoy the snowbird lifestyle knowing your healthcare coverage is as mobile as you are.



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- Insurance Company of North America (INA) Medigap: What You Need to Know
- Medicareâ??s Hidden Costs (2026): The Bill You Never Saw Coming
- Pennsylvania Medigap Plans: A Complete Guide to Medicare Supplement Coverage in PA
- Wisconsin Plan G: Why Doesnâ??t It Exist?
- The Issue-Age Medigap Myth: Why â??Age Doesnâ??t Matterâ?• Isnâ??t the Whole Story

Category

1. Medigap Plans

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65medicare