

Do All Doctors Accept Medigap Plans?

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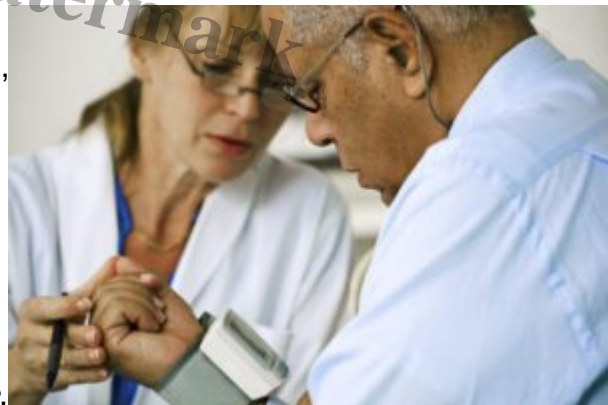
When you are turning 65, one of the questions you may be asking is, **do all doctors accept Medigap plans?** Although this question leads to much consternation and misunderstanding for those new to Medicare, the answer is actually very straight-forward.



Medigap plans "follow" Medicare. If a doctor accepts regular Medicare, they are required to accept your Medigap plan, regardless of which company you have.

For Medigap plans, this is dependent on whether your doctor accept Medicare itself. Medigap plans **follow** Medicare. In other words, if a doctor or hospital accepts Medicare (your primary coverage), they will also accept your Medigap plan, regardless of which company or plan you have. Medigap plans themselves do NOT have networks.

If your doctor is a non-participating provider with Medicare, they may not accept your Medigap plan either. If Medicare is not accepted,



accept your

Supplement/Medigap plan to **supplement** Medicare.

This is not the case, obviously, with many other types of insurance which rely heavily on network arrangements to determine which doctors you can/cannot see. For example, under-65 individual plans, group plans, and Medicare Advantage plans all typically use a PPO or HMO network of providers.

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What If My Doctor Does Not Accept Medicare Assignment?

There is a difference in accepting Medicare and accepting Medicare assignment. Medicare assignment is the terminology that essentially means whether or not a doctor accept the Medicare payment as payment in full. Medicare has a pre-defined payment schedule for each service or procedure. This is the amount that they will pay to a provider for a certain service or procedure, and it is based on where you are located (varies by location).



Medicare "assignment" is whether a doctor accepts the Medicare payment as payment in full. If they do not, they can charge "Part B Excess charges."

Most providers DO accept Medicare assignment (some estimates show that around 95-96% of doctors do accept assignment nationally). This means they accept the terms and conditions (and amounts) on the Medicare payment schedule. However, there are some physicians who do not (specialists comprise the largest percentage of those that do not).

If a physician does not accept assignment, he or she can charge up to 15% above the Medicare payment schedule. This is called a "Part B Excess charge". This is typically billed to you after the doctor visit. There are a few states that have prohibited the charging of these excess charges, including CT, MA, MN, NY*, OH, PA, RI and VT (as of early 2024). In those states, doctors can not charge above the Medicare payment schedule if they are going to accept Medicare patients.

Even when doctors do charge excess charges, many of the standardized Medigap plans cover these Part B Excess charges, including Plans F and G ([Medicare G](#)). Plan N is the most common plan among charges. ([Medigap comparison chart](#))



What About Medicare SELECT Plans?

Medicare SELECT plans are a type of Medigap plan that is sold in some states in addition to the traditional Medigap plans. SELECT plans are not very commonly sold or purchased, but in some states, they are an option. What is a SELECT plan and how does it differ from a regular Medigap plan?

SELECT plans provide the same coverage as traditional Medigap plans; however, they have a network that you must stay within to receive those benefits. The networks are usually statewide or regionally specific. If you are out of the area/out of network, you may still receive some benefits but those benefits will be much more limited than if you were in network.

Medicare SELECT plans are the only type of Medigap plan that has a network, and they are not commonly sold or purchased in most states. Read More: [What are the Best Medicare Supplement Plans?](#)

Why Won't My Doctor Accept My Medicare Supplement Plan?

We often get this question in January and February of each year. Inevitably, what has happened is the person is on a Medicare Advantage plan that they are mistakenly calling a Medicare Supplement. The Advantage plans all have networks and are typically PPOs or HMOs. Those networks change each year – sometimes even in the middle of a year – and if your doctor is not in network with the specific plan you have, you may have to find a new doctor.

This is one of many reasons why it is crucial to understand the [differences in Medigap plans and Medicare Advantage plans](#).

Do All Doctors Accept Medigap Plans: The Bottom Line

So in summary, do all doctors accept Medigap plans? The short answer is "No". However, if a doctor accepts Medicare itself, which is your primary coverage, then they will also accept your Medigap plan, regardless of what company sold you the plan or which Medigap plan you have. The key thing to remember is that Medigap plans follow Medicare.

[65Medicare.org](#) is a leading, independent resource for people turning 65. If you have questions about this or other information on our website, you can [contact us online](#) or call us at 877.506.3378.

Date Created

December 13, 2023

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