

Medigap 2018

[Medigap 2018](#)

Medigap plans can provide tons of extra coverage for your medical costs. You can go from paying out thousands of dollars each year in medical costs to only paying for premiums to cover those costs once you sign up for one of the plans. Since Medigap will be around for a while, you may want to start looking to the future and planning for Medigap 2018.

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The plans that are available at that time may differ a bit from what you would get from Medigap today, but many of the same rules apply, as does much of the same coverage. Here are the basics you should know.

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First off, the plans are sold through insurance providers. Medicare gets to make up the plans and decide what kind of coverage each of them has, but only the private insurance companies actually sell the plans. You won't find any supplemental plans through Medicare itself.

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Second, the coverage does not change when you go shop for it somewhere else. You can find the same coverage on Plan F or G or N anywhere you go. The individual insurance companies don't get to make any changes to coverage. They can only set prices.

That brings us to the third point- prices. Now the rates will vary between plans, but they also vary between providers. You aren't going to pay the same amount for Plan F from AARP as you would for Plan F from Mutual of Omaha. These are two different insurance companies selling the same Medigap 2018 plans, but they do so at different price points.

It comes down to you to find the difference in price between the plans and to see which one is selling the plan you want at the best price. Some of them are going to price plans way out of your budget range, so you need to compare them all to get the best rates. That's how the savviest Medicare subscribers are doing it. They

are looking at a bunch of different quotes for these plans and comparing the prices between them. Then they just pick the lowest one. They already know that the price doesn't affect the coverage. Only Medicare can alter coverage on these supplemental plans.

The fourth thing you need to know about these plans is they can change and they probably will change by 2018. You may see some similarities between the plans available now and the plans available in 2018. You may even see the same lineup, but there is likely to be some coverage differences between now and then. You ought to be aware of those changes and be prepared to deal with them.

If you have already picked out a plan for 2018, then you may need to change that up by the time that year rolls around. Changes may have been made to the coverage on the plan you wanted so that it is no longer the best plan for you. Look at the plans for Medigap 2018 carefully. Keep up with changes as they occur so you know what plan is right of you when it comes time to sign up. Only then will you be sure you are getting the coverage you need.