



Dear <Name>,

Navigating the world of Medicare can be complicated, especially if you're trying to select a Medicare Supplement (Medigap) plan. There are plenty of great options to choose from, but which plan is right for your needs?

The Medicare Landscape Is Shifting

For years, Plan G has been Medicare's gold standard because it covers more costs than most other Medigap plans. But you should know that recent shifts in the Medicare market, including expected rate increases, may have now made **Medicare Supplement Plan N** a better choice for many Medicare subscribers.

The Advantages of Plan N

If you're concerned about unstable rate increases, Plan N is an excellent Medigap option that may offer:

- **Reasonable Coverage** — You can enjoy similar coverage to Plan G
- **Lower premiums** — Having higher copays than Plan G means lower rates
- **Minimal cost sharing** — You'll only pay for certain out-of-pocket costs
- **More stable rates** — Healthier members like you keep rates more stable long term¹

Is Plan N Is Right for You?

The short answer? It depends. Whether you're new to Medicare or a long-time member, it helps to evaluate your current and expected healthcare needs, compare various Medigap plans, and determine which plan will fit you best.

If you're ready to explore your Medicare Supplement options, please reach out to me at:

< PHONE > or < EMAIL >

I look forward to chatting with you!

Regards,

<AGENT NAME>

1. <https://www.investopedia.com/what-is-medicare-supplement-plan-n-8606493>

Medicare Supplement insurance is available to those age 65 and older enrolled in Medicare Parts A and B and in some states to those under age 65 eligible for Medicare due to disability or End Stage Renal disease. Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program. Coverage may be limited to Medicare-eligible expenses. Benefits vary by insurance plan and the premium will vary with the amount of benefits selected. Depending on the insurance plan chosen, you may be responsible for deductibles and coinsurance before benefits are payable. These policies have exclusions and limitations.