



# Medicare Supplement Price Comparison Report

*March 2021*

## The Power of Comparison Shopping for Medicare Supplement Coverage

Comparison shopping can really pay off, and that's especially true when it comes to shopping for Medicare Supplement plans.

Medicare Supplement insurance plans (also known as Medigap plans) are offered by private insurers and are designed to fill many of the coverage gaps in Original Medicare. They come in a number of plan types but the most popular at eHealth among customers aging in to Medicare are Plan G and Plan N, which account for approximately 87% of all plan selections\*. (Plan G is widely seen as the optimal replacement for the formerly most popular Plan F option, which is now being phased out.)

Comparison shopping for Medicare Supplement plans is especially important because plans of the same type (Plan G, for example) offered by different insurers may vary significantly from one another in terms of cost while providing the same basic benefits and levels of coverage. As such, there is often little reason for Medicare beneficiaries not to select the lowest-priced option available to them within the same plan type.

This report illustrates the potential savings available to Medicare beneficiaries when they compare their coverage options within a plan type and enroll in the Medicare Supplement plan available at eHealth with the lowest premium. The report is focused on Medicare Supplement Plan G and Plan N and based on rates quoted in March 2021 through eHealth's online marketplace for 65-year-olds in 67 metropolitan areas around the country.

Additional methodology information is provided at the end of this report.

*\*Among people aging into Medicare in the fourth quarter of 2020 and the first quarter of 2021.*

## Report Highlights

### Among Medicare Supplement Plan G plans:

- \$840 per year (\$70 per month) is the average potential savings identified for beneficiaries who enroll in the lowest-cost Plan G option rather than the highest-cost Plan G option available in their area, a 35% savings.
- Across all metropolitan areas reviewed, Plan G monthly premiums ranged from \$90 to \$476.
- On average, Medicare beneficiaries had 6 Plan G options to choose from across all metropolitan areas reviewed.

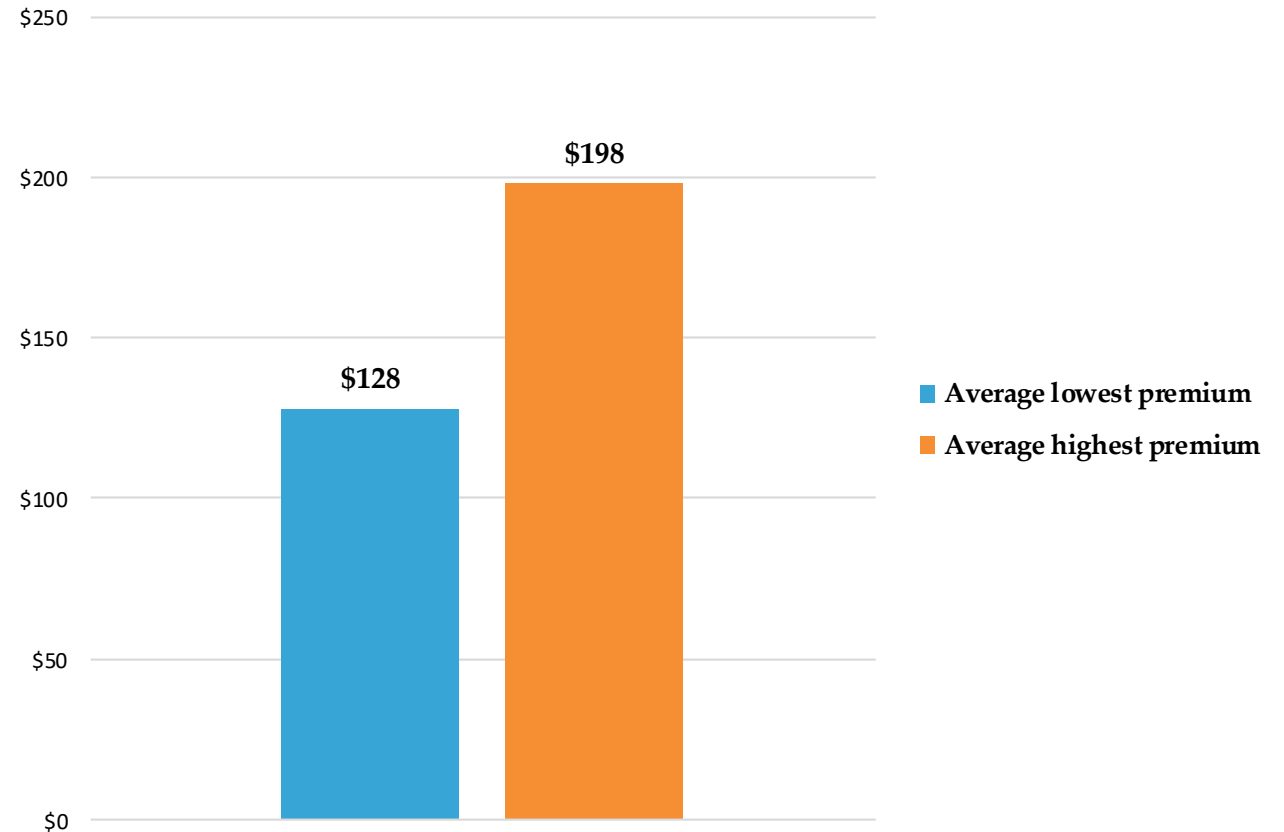
### Among Medicare Supplement Plan N plans:

- \$648 per year (\$54 per month) is the average potential savings identified for beneficiaries who enroll in the lowest-cost Plan N option rather than the highest-cost Plan N option available in their area, a 35% savings.
- Across all metropolitan areas reviewed, Plan N monthly premiums ranged from \$78 to \$284.
- On average, Medicare beneficiaries shopping at eHealth had 6 Plan N options to choose from.

**eHealth found average potential savings for Medicare Supplement Plan G of 35%**

- Medicare beneficiaries could save an average of \$70 per month (35%) by enrolling in the lowest-cost option rather than the highest-cost option in their area.
- \$128 was the average lowest-available premium for Medicare Supplement Plan G plans across all metros.
- \$198 was the average highest-available Plan G premium across all metros.
- On average there were 6 Plan G options to choose from across all metro areas surveyed.

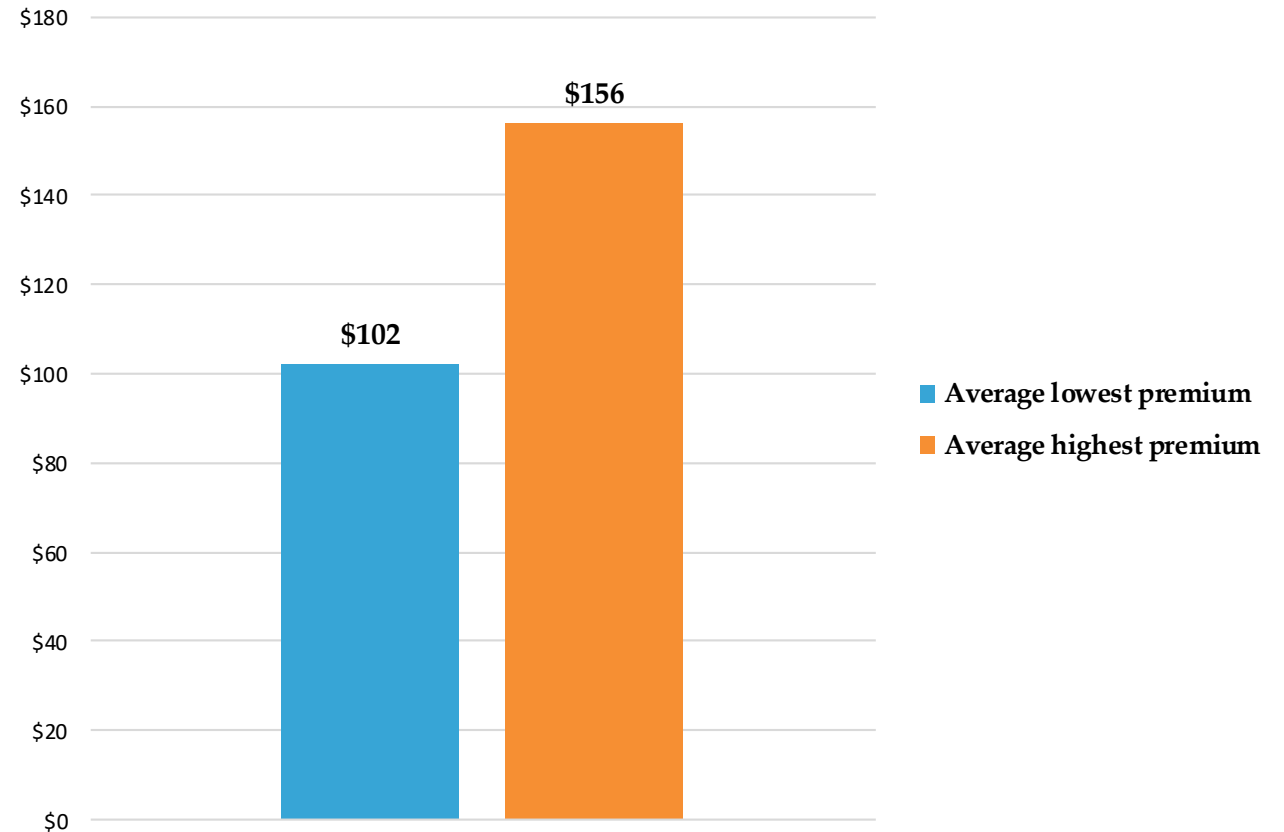
**Medicare Supplement Plan G Premiums Across All Metros**



**eHealth found average potential savings for Medicare Supplement Plan N of 35%**

- Medicare beneficiaries could save an average of \$54 per month (35%) by enrolling in the lowest-cost option rather than the highest-cost option in their area.
- \$102 was the average lowest-available premium for Medicare Supplement Plan N plans across all metros.
- \$156 was the average highest-available Plan N premium across all metros.
- On average there were 6 Plan N options to choose from across all metro areas surveyed.

**Medicare Supplement Plan N Premium Across All Metros**



## Medicare Supplement Plan G Metropolitan Area Data

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Albany, NY	3	\$218	\$378	\$160	42%
Albuquerque, NM	6	\$116	\$168	\$52	31%
Atlanta, GA	6	\$119	\$147	\$28	19%
Augusta, GA	5	\$123	\$132	\$9	7%
Austin, TX	6	\$104	\$166	\$62	37%
Baltimore, MD	5	\$129	\$208	\$79	38%
Birmingham, AL	5	\$107	\$144	\$37	26%
Bismark, ND	3	\$123	\$196	\$73	37%
Boise, ID	5	\$121	\$194	\$73	38%
Carson City, NV	6	\$124	\$176	\$52	30%
Charleston, WV	7	\$109	\$180	\$71	39%
Charlotte, NC	7	\$90	\$200	\$110	55%
Cheyenne, WY	4	\$120	\$141	\$21	15%
Chicago, IL	9	\$100	\$168	\$68	40%

### Medicare Supplement Plan G - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Cincinnati, OH	7	\$106	\$162	\$56	35%
Cleveland, OH	9	\$90	\$160	\$70	44%
Columbus, OH	9	\$90	\$152	\$62	41%
Dallas, TX	6	\$104	\$176	\$72	41%
Denver, CO	4	\$129	\$200	\$71	36%
Des Moines, IA	6	\$107	\$210	\$103	49%
Detroit, MI	7	\$117	\$165	\$48	29%
Grand Rapids, MI	7	\$102	\$151	\$49	32%
Greensboro, NC	7	\$90	\$200	\$110	55%
Greenville, NC	7	\$90	\$185	\$95	51%
Harrisburg, PA	6	\$111	\$165	\$54	33%
Hartford, CT	4	\$208	\$429	\$221	52%
Helena, MT	5	\$122	\$179	\$57	32%
Honolulu, HI	4	\$108	\$216	\$108	50%

### Medicare Supplement Plan G - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Houston, TX	6	\$114	\$179	\$65	36%
Indianapolis, IN	7	\$90	\$170	\$80	47%
Jackson, MS	5	\$106	\$134	\$28	21%
Jacksonville, FL	6	\$162	\$194	\$32	16%
Juneau, AK	3	\$123	\$141	\$18	13%
Kansas City, KS	6	\$126	\$171	\$45	26%
Las Vegas, NV	6	\$141	\$216	\$75	35%
Lincoln, NE	5	\$113	\$166	\$53	32%
Little Rock, AR	6	\$144	\$268	\$124	46%
Los Angeles, CA	9	\$113	\$249	\$136	55%
Louisville, KY	7	\$106	\$161	\$55	34%
Miami, FL	6	\$230	\$367	\$137	37%
Montgomery, AL	5	\$107	\$128	\$21	16%
Montpelier, VT	3	\$202	\$325	\$123	38%



### Medicare Supplement Plan G - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
New Orleans, LA	7	\$105	\$162	\$57	35%
New York, NY	3	\$270	\$476	\$206	43%
Norfolk, VA	5	\$107	\$142	\$35	25%
Oklahoma City, OK	6	\$104	\$129	\$25	19%
Olympia, WA	5	\$187	\$221	\$34	15%
Orlando, FL	6	\$162	\$194	\$32	16%
Philadelphia, PA	5	\$144	\$219	\$75	34%
Phoenix, AZ	10	\$108	\$213	\$105	49%
Pierre, SD	3	\$112	\$186	\$74	40%
Pittsburgh, PA	6	\$134	\$190	\$56	29%
Portland, OR	6	\$129	\$224	\$95	42%
Providence, RI	4	\$131	\$165	\$34	21%
Raleigh-Durham, NC	7	\$90	\$200	\$110	55%
Sacramento, CA	10	\$98	\$202	\$104	51%

### Medicare Supplement Plan G - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Salt Lake City, UT	8	\$111	\$167	\$56	34%
San Antonio, TX	6	\$104	\$158	\$54	34%
San Francisco, CA	10	\$93	\$183	\$90	49%
Santa Fe, NM	6	\$106	\$166	\$60	36%
Seattle, WA	5	\$187	\$221	\$34	15%
St Louis, MO	5	\$150	\$256	\$106	41%
Tampa, FL	6	\$162	\$202	\$40	20%
Topeka, KS	6	\$124	\$164	\$40	24%
Trenton, NJ	5	\$149	\$202	\$53	26%
Washington, DC	4	\$114	\$170	\$56	33%
West Palm Beach, FL	6	\$228	\$299	\$71	24%

## Medicare Supplement Plan N Metropolitan Area Data

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Albany, NY	2	\$156	\$239	\$83.00	35%
Albuquerque, NM	7	\$86	\$126	\$40.00	32%
Atlanta, GA	6	\$103	\$130	\$27.00	21%
Augusta, GA	5	\$97	\$127	\$30.00	24%
Austin, TX	6	\$82	\$141	\$59.00	42%
Baltimore, MD	5	\$102	\$146	\$44.00	30%
Birmingham, AL	6	\$88	\$117	\$29.00	25%
Bismark, ND	3	\$92	\$148	\$56.00	38%
Boise, ID	5	\$101	\$154	\$53.00	34%
Carson City, NV	8	\$99	\$163	\$64.00	39%
Charleston, WV	8	\$89	\$157	\$68.00	43%
Charlotte, NC	8	\$82	\$141	\$59.00	42%
Cheyenne, WY	6	\$93	\$158	\$65.00	41%
Chicago, IL	8	\$90	\$179	\$89.00	50%

**Medicare Supplement Plan N - Metropolitan Area Data (Cont.)**

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Cincinnati, OH	7	\$95	\$160	\$65.00	41%
Cleveland, OH	9	\$82	\$133	\$51.00	38%
Columbus, OH	9	\$82	\$126	\$44.00	35%
Dallas, TX	6	\$82	\$152	\$70.00	46%
Denver, CO	5	\$112	\$150	\$38.00	25%
Des Moines, IA	7	\$78	\$150	\$72.00	48%
Detroit, MI	8	\$98	\$169	\$71.00	42%
Grand Rapids, MI	8	\$91	\$153	\$62.00	41%
Greensboro, NC	8	\$82	\$141	\$59.00	42%
Greenville, NC	8	\$82	\$136	\$54.00	40%
Harrisburg, PA	6	\$91	\$142	\$51.00	36%
Hartford, CT	5	\$169	\$275	\$106.00	39%
Helena, MT	5	\$94	\$129	\$35.00	27%
Honolulu, HI	3	\$85	\$100	\$15.00	15%

### Medicare Supplement Plan N - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Houston, TX	6	\$92	\$155	\$63.00	41%
Indianapolis, IN	7	\$83	\$127	\$44.00	35%
Jackson, MS	6	\$81	\$141	\$60.00	43%
Jacksonville, FL	6	\$130	\$154	\$24.00	16%
Juneau, AK	2	\$108	\$112	\$4.00	4%
Kansas City, KS	6	\$96	\$149	\$53.00	36%
Las Vegas, NV	8	\$103	\$173	\$70.00	40%
Lincoln, NE	5	\$85	\$123	\$38.00	31%
Little Rock, AR	7	\$118	\$198	\$80.00	40%
Los Angeles, CA	7	\$112	\$188	\$76.00	40%
Louisville, KY	7	\$95	\$160	\$65.00	41%
Miami, FL	6	\$188	\$280	\$92.00	33%
Montgomery, AL	6	\$88	\$117	\$29.00	25%
Montpelier, VT	5	\$124	\$199	\$75.00	38%

### Medicare Supplement Plan N - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
New Orleans, LA	8	\$93	\$196	\$103.00	53%
New York, NY	2	\$192	\$284	\$92.00	32%
Norfolk, VA	5	\$94	\$110	\$16.00	15%
Oklahoma City, OK	7	\$79	\$157	\$78.00	50%
Olympia, WA	5	\$145	\$173	\$28.00	16%
Orlando, FL	6	\$130	\$154	\$24.00	16%
Philadelphia, PA	5	\$106	\$175	\$69.00	39%
Phoenix, AZ	10	\$84	\$154	\$70.00	45%
Pierre, SD	5	\$85	\$117	\$32.00	27%
Pittsburgh, PA	6	\$98	\$154	\$56.00	36%
Portland, OR	7	\$104	\$183	\$79.00	43%
Providence, RI	3	\$103	\$113	\$10.00	9%
Raleigh-Durham, NC	8	\$82	\$141	\$59.00	42%
Sacramento, CA	7	\$82	\$152	\$70.00	46%

### Medicare Supplement Plan N - Metropolitan Area Data (Cont.)

Metro	Number of plans	Avg. lowest premium	Avg. highest premium	Avg. savings between highest and lowest	Percent savings between highest and lowest
Salt Lake City, UT	8	\$92	\$121	\$29.00	24%
San Antonio, TX	6	\$82	\$137	\$55.00	40%
San Francisco, CA	7	\$92	\$140	\$48.00	34%
Santa Fe, NM	7	\$78	\$126	\$48.00	38%
Seattle, WA	5	\$145	\$173	\$28.00	16%
St Louis, MO	6	\$130	\$234	\$104.00	44%
Tampa, FL	6	\$133	\$154	\$21.00	14%
Topeka, KS	6	\$92	\$149	\$57.00	38%
Trenton, NJ	5	\$104	\$132	\$28.00	21%
Washington, DC	3	\$91	\$117	\$26.00	22%
West Palm Beach, FL	6	\$154	\$191	\$37.00	19%

## Methodology Note

This report's findings are based on rates quoted for Medicare Supplement Plans G and N for 65-year-olds through eHealth.com in 67 metropolitan areas by zip code. Data reflect rates as quoted between March 10 and March 17, 2021, and only for Medicare Supplement plans offered through eHealth. eHealth may not offer all plans available in each zip code. Plan G High-Deductible plans were excluded from Plan G calculations in this report. Premiums for Medicare Supplement plans can differ between men and women in some states. As such, highest and lowest quoted rates for men and women in each zip code have been averaged to provide an overall figure for each locality. Comparisons with 2020 premiums are drawn from eHealth's [Medicare Supplement Price Comparison Report for 2020](#). Percentages have been rounded to the nearest full percentage point. Potential savings are calculated as the difference between the highest-premium and lowest-premium plans available in each zip code. Availability of plans offered through eHealth may change over time, and the actual premiums offered to specific individuals vary from the premium averages shown in this report.



## About eHealth<sup>®</sup>

eHealth, Inc. (NASDAQ: EHTH) operates a leading health insurance marketplace at eHealth.com and eHealthMedicare.com with technology that provides consumers with health insurance enrollment solutions. Since 1997, we have connected more than 8 million members with quality, affordable health insurance, Medicare options, and ancillary plans. Our proprietary marketplace offers Medicare Advantage, Medicare Supplement, Medicare Part D prescription drug, individual, family, small business and other plans from over 180 health insurance carriers across fifty states and the District of Columbia.