Changes to Medicare supplement insurance that take effect in 2020 are sowing confusion among many seniors already bewildered by the array of choices they face during Medicare's open enrollment season, which ends Dec. 7. That sense of confusion can sometimes extend to senior physicians who get conflicting advice on their options for 2020.

The biggest change that has caused confusion among seniors derives from the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) that bars Medigap plans from offering first-dollar coverage of the part B deductible starting in 2020. That first-dollar coverage is available through Medicare supplement plans C and F, which cover 100% of the part B deductible, while plans A–B, D, and G–N don’t offer that coverage.

However, the change barring Medigap plans C and F only applies to people turning 65 in 2020. So if you turn 65 next year, then C and F plans are not options for you. But if you are already 65 or older, then those plans are ones you can still avail yourself of.

This change affects all insurance carriers. It is worth noting that Massachusetts, Minnesota and Wisconsin offer nonstandardized plans. These states also bar the sale of any plans that reimburse the part B deductible to residents who are newly eligible for Medicare in 2020.

Plan F is the option most popular among physicians enrolled in Medicare. That plan offers 100% coverage for:

- Medicare part A coinsurance and hospital coverage.
- Medicare part B coinsurance or copayment.
- Part A hospice care coinsurance or copayment.
- Skilled nursing facility coinsurance.
- Medicare part B deductible.
- Medicare part B excess charges.
- Foreign travel emergency (up to plan limits).
If you are turning 65 in 2020 or later, then consider plan G. That offers the coverage benefits that are most similar to C and F. The only difference between F and G is that G does not cover 100% of the part B deductible.