

Thanks to Medicare, seniors now won't have to shoulder all their hospital expenses on their own. However, the financial burden is still heavy to shoulder alone, especially if you're just on Original Medicare plan. The hospital bills may be covered, but there's still the out-of-pocket expenses to worry about.



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This is where Medicare supplement insurance comes to rescue. These insurance plans, which are commonly sold by private insurance companies, are made to cover out-of-pocket expenses that aren't covered by the Original Medicare, such as copayments, deductibles, and coinsurance.

Medicare supplement insurance plan for low-income individuals

You have plenty of Medicare supplement insurance plan options to choose from, depending on your financial capability, age, health, lifestyle, and more.

The most recommended affordable plan that covers a good amount of benefits is **Plan N**, which fully covers the following benefits:

- Part A coinsurance and hospital costs
- Part A hospice care coinsurance or copayments
- Part A deductible
- Part B coinsurance or copayments
- Coinsurance for skilled nursing facility stays
- First three pints of blood

But if you're really on a tight budget, Plans A, B, K, and L are available, although these don't cover as many benefits, and some benefits included may not be fully covered.

Six insurance carriers offering affordable Medicare supplement plans



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To help you shop for the best plans, [check out these Medicare](#) supplement insurance carriers offering budget-friendly plans! Most of these carriers will be willing to discuss the best affordable supplement insurance plans for you.

Blue Cross Blue Shield Association (BCBS)

[BCBS](#) has been providing affordable medical supplement insurance plans to Americans of different incomes and health conditions. They offer ten standard plans to 50 states, and their pricing varies from one state to another.

You can check out their website and see what plans are offered in your state. If, however, the plan you're looking for is offered by one of their affiliates, you might have to call them for a quote.

Mutual of Omaha

One of the best rated Medicare supplement insurance provider in the country, [Mutual of Omaha](#) is also a good option if you're on a limited or fixed income. They only offer four plans in several states in the country - Plan A, F, G, and N.

You may not find an available quote on their website though, but you can quickly get a quote by filling an online form in their site. A representative will call you later on to discuss the best plan for you.

Humana

Now one of the third largest health insurance company in the country, [Humana](#) is a worthy insurance carrier option if you're looking to purchase an affordable Medicare supplement plan. As of date, Humana offers Plans A, B, C, F, G, K, L, and N.

You can also get a 5% discount on your monthly premium if a member of your household enrolls in their Medicare plan. And if you decide to switch to other insurance carriers, Humana will issue a full refund to you within 30 days.

You can browse for affordable Medicare supplement plans on their user-friendly website, complete with [quotes and details on coverage](#). Just enter your zip code on the site and you'll be given a list of available Medicare supplement plans in your state.

UnitedHealthcare (UHC)

[UnitedHealthcare](#) is under the UnitedHealth Group, which is the country's largest health insurance provider today, and the most popular choice at that. They currently offer Plans A, F, G, K, and N.

Their website also offers plenty of details about their plan offerings, helping you choose the better, suited Medicare supplement plan according to your budget.

However, Medicare supplement plans offered by UHC are community-rated, meaning that the rate of their plans is the same for everyone, no matter your age. Rates are likely to increase yearly as the early enrollment discount diminishes.

Cigna

[Cigna](#) offers medical insurance plans A, F, G, and N to over 38 states in the country, although not all plans are guaranteed available in all states.

They also offer competitive pricing for their insurance plans, which can be helpful in deciding the price factor of the Medicare supplement insurance plan you'll be purchasing.

Aside from the usual benefits covered by Medicare plans, Cigna also offers supplement plans for accidents, cancer treatment, and heart attacks and strokes.

Aetna

If you're looking for a stable insurance company, [Aetna](#) passes muster with its over-160 years of existence. Aetna offers Plans A, B, F, G, and N to plenty of states around the country.

Household discount and ability to refund within 30 days are offered by Aetna's Medicare supplement plans too, along with a 12-month rate lock-in period (meaning no rate increase for 12 months).

There's no price quote available on their website, so you'll need to call or set up a call schedule with an Aetna representative. You can find plenty of information about their Medicare plans on their site, like the benefits they cover.

Study your insurance options carefully to get the best Medicare supplement insurance plan

One thing to remember with these plans is that **all plans offered by insurance carriers cover the same benefits**. It all just comes down to the pricing, so think carefully about your level of need for a Medicare supplement insurance plan.

If you still can't decide which insurance plan gets you the most bang for your buck, try out this comparison tool.