



# Supplemental insurance for Original Medicare (Medigap plans)

## Medigap plans

[Medigaps are health insurance policies](#) that offer standardized benefits to work with Original Medicare (not Medicare Advantage). They are sold by private insurance companies. If you have a Medigap, it pays part or all of certain remaining costs after Original Medicare pays first. Medigaps may also cover health care costs that Medicare does not cover at all, like care received when traveling abroad.

Remember, Medigaps only work with Original Medicare. If you have a Medicare Advantage Plan, you cannot buy a Medigap.

## Choosing a Medigap plan

Depending on where you live, you have up to 10 different Medigap policies to choose from: A, B, C, D, F, G, K, L, M and N. However, Medigap Plans C and F are only available to you if you became eligible for Medicare before January 1, 2020 (see below for more information). Four other plans (E, H, I and J) stopped being sold to new members in 2010, but some people still have these plans. Each lettered plan pays for a certain set of benefits. The benefits are the same no matter which company sells the plan.

Listed below are things you should consider when choosing a Medigap plan. Make sure to review the Medigap plan benefits chart for additional information. **Note:** Massachusetts, Minnesota, and Wisconsin have different Medigap plans.

- **Plan A covers fewer costs than other Medigap plans.**
- **Plans F and G are the most comprehensive Medigaps.** Plans C and D are also very comprehensive.
- **Plans K and L only cover part of your Part B coinsurance.** Both plans pay 100% of your coinsurance after you reach an out-of-pocket maximum.
- **Medigap plans are guaranteed renewable.** That means that as long as you pay the premium, you can keep your plan. However, premiums may change yearly.
- **Shop around.** Different insurance companies charge different premiums for the exact same plan.

## Medigap Plans C and F

People eligible for Medicare on or after January 1, 2020 cannot purchase Medigaps that pay the Part B deductible. This includes Plan C and Plan F.

If you became Medicare-eligible before this date, you will still be able to purchase Plan C or Plan F. If you were eligible for Medicare before this time but did not enroll, you will be able to purchase Plan C or Plan F as long as you are within your Medigap open enrollment period or have a guaranteed issue right once you enroll in Original Medicare. If you currently have Medigap Plan C or Plan F, you can continue to renew it from insurers in your state.

# Medigap plan benefits

For plans sold on or after June 1, 2010

|  | A | B | C | D | F* | G* | K** | L** | M   | N  |
|--|---|---|---|---|----|----|-----|-----|-----|--|
| <b>Hospital coinsurance</b><br>Coinsurance for days 61-90 (\$371) and days 91-150 (\$742) in hospital; Payment in full for 365 additional lifetime days  | ■ | ■ | ■ | ■ | ■  | ■  | ■   | ■   | ■   | ■  |
| <b>Part B coinsurance</b><br>Coinsurance for Part B services, such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services  | ■ | ■ | ■ | ■ | ■  | ■  | 50% | 75% | ■   | Except \$20 for doctors visits and \$50 for emergency visits |
| <b>First three pints of blood</b>  | ■ | ■ | ■ | ■ | ■  | ■  | 50% | 75% | ■   | ■  |
| <b>Hospital deductible</b><br>Covers \$1,484 in each benefit period  |   | ■ | ■ | ■ | ■  | ■  | 50% | 75% | 50% | ■  |
| <b>Skilled nursing facility (SNF) daily coinsurance</b><br>Covers \$185.50 a day for days 21-100 each benefit period   |   |   | ■ | ■ | ■  | ■  | 50% | 75% | ■   | ■  |
| <b>Part B annual deductible</b><br>Covers \$203 (Part B deductible)  |   |   | ■ |   | ■  |    |     |     |     |  |
| <b>Part B excess charges benefits</b><br>100% of Part B excess charges. (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment; under New York State law, the excess limit is 5% for most services) |   |   |   |   | ■  | ■  |     |     |     |  |
| <b>Emergency care outside the U.S.</b><br>80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.  |   |   | ■ | ■ | ■  | ■  |     |     | ■   | ■  |
| 100% of coinsurance for Part B-covered preventive care services after the Part B deductible has been paid  | ■ | ■ | ■ | ■ | ■  | ■  | ■   | ■   | ■   | ■  |
| <b>Hospice care</b><br>Coinsurance for respite care and other Part A-covered services  | ■ | ■ | ■ | ■ | ■  | ■  | 50% | 75% | ■   | ■  |

**Note:** Plans C and F are only available to you if you became eligible for Medicare before January 1, 2020.

\* Plans F & G also offer a high-deductible option. You pay a \$2,370 deductible in 2021 before Medigap coverage starts.

\*\* Plans K and L pay 100% of your Part A and Part B copays after you spend a certain amount out of pocket. The 2021 out-of-pocket maximum is \$6,220 for Plan K and \$3,110 for Plan L.

Plans E, H, I, and J stopped being sold June 1, 2010. If you bought a Medigap between July 31, 1992 and June 1, 2010, you can keep it even if it's not being sold anymore. Your benefits are different from what's on the chart above.

This chart doesn't apply to Massachusetts, Minnesota and Wisconsin. Those states have their own Medigap systems.