

## How do I compare Medigap plans?

| Medicare Supplement Insurance Plans (Medigap)   |   |   |     |     |     |     |     |     |     |      |
|---|---|---|-----|-----|-----|-----|-----|-----|-----|------|
| Benefits  | A | B | C   | D   | F*  | G*  | K   | L   | M   | N    |
| Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used | ✓ | ✓ | ✓   | ✓   | ✓   | ✓   | ✓   | ✓   | ✓   | ✓    |
| Part B coinsurance or copayment   | ✓ | ✓ | ✓   | ✓   | ✓   | ✓   | 50% | 75% | ✓   | ✓*** |
| Blood benefit (first 3 pints)   | ✓ | ✓ | ✓   | ✓   | ✓   | ✓   | 50% | 75% | ✓   | ✓    |
| Part A hospice care coinsurance or copayment  | ✓ | ✓ | ✓   | ✓   | ✓   | ✓   | 50% | 75% | ✓   | ✓    |
| Skilled nursing facility care coinsurance   | X | X | ✓   | ✓   | ✓   | ✓   | 50% | 75% | ✓   | ✓    |
| Part A deductible   | X | ✓ | ✓   | ✓   | ✓   | ✓   | 50% | 75% | 50% | ✓    |
| Part B deductible   | X | X | ✓   | X   | ✓   | X   | X   | X   | X   | X    |
| Part B excess charge  | X | X | X   | X   | ✓   | ✓   | X   | X   | X   | X    |
| Foreign travel emergency (up to plan limits)  | X | X | 80% | 80% | 80% | 80% | X   | X   | 80% | 80%  |

✓ = The plan covers 100% of this benefit

X = The plan doesn't cover this benefit

% = The plan covers that percentage of this benefit, and you're responsible for the rest.

Out-of-pocket limit (2024)\*\*

|         |         |
|---------|---------|
| \$7,060 | \$3,530 |
|---------|---------|

\* Plans F and G offer a high-deductible plan in some states (Plan F isn't available to people new to Medicare on or after January 1, 2020). If you get the high-deductible option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,800 in 2024 before your policy pays anything, and you must also pay a separate deductible (\$250 per year) for foreign travel emergency care.

\*\*For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$240 in 2024), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\* Plan N pays 100% of the costs of Part B services, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.