

# Comparing 10 Medigap Plans

Although the Medigap plans available to you will vary based on your location and what providers offer, you can potentially choose from 10 plans. Keep in mind that the more a plan covers, the more it will likely cost.

First, we'll compare Medigap plans. Then, we'll explain what each benefit means. Lastly, we'll guide you through selecting a plan that suits you best.

Residents of [Massachusetts](#), [Minnesota](#), and [Wisconsin](#), heads up: Your Medigap plans are different. Click on your state to learn about your Medigap plans.

## A comparison of Medigap plans

Plan benefits	Medigap plans									
	A	B	C*	D	F*	G	K	L	M	N
1. Part A coinsurance/hospital costs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2. Part B coinsurance/hospital costs	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
3. Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
4. Part A hospice care coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
5. Skilled nursing facility care coinsurance	—	—	✓	✓	✓	✓	50%	75%	✓	✓
6. Part A deductible	—	✓	✓	✓	✓	✓	50%	75%	50%	✓
7. Part B deductible	—	—	✓	—	✓	—	—	—	—	—
8. Part B excess charge	—	—	—	—	✓	✓	—	—	—	—
9. Foreign travel coverage	—	—	80%	80%	80%	80%	—	—	80%	80%
10. Out-of-pocket limit	—	—	—	—	—	—	\$5,560	\$2,780	—	—

\*Plans F and C are available only to those who turned 65 or became eligible for Medicare before 2020.

## What do these benefits mean for me?

Understanding what each benefit is—and how much money it could save you—will help narrow your Medigap choices so you can make an informed decision

Here's a brief description of each benefit:

### 1. Part A coinsurance and hospital costs

Under Medicare Part A, hospital stays past 60 days (until day 90) will cost you coinsurance payments. Days 90 and beyond are far more expensive. This benefit remedies these potentially high costs, kicking in for up to a full year once your Original Medicare benefits are used up.

### 2. Part B coinsurance and copayment

This covers the coinsurance or copayments doctors and other providers typically charge you under the Part B umbrella.

### 3. Blood (first 3 pints)

Under Original Medicare, you have to pay for every pint of blood you receive until you hit four pints in a calendar year. You're covered for the first three pints you get in a year with this benefit.

### 4. Part A hospice care coinsurance and copayment

Medicare Part A covers hospice care, but there can be a few copayments. For instance, if you have just Original Medicare, you have to pay \$5 per prescription drug. And if your hospice facility needs to temporarily move you to another facility, like a nursing home, you'll have to pay 5% of respite care costs. With Part A hospice care copayment coverage, all these copayments would be taken care of, so hospice would essentially be free.

### 5. Skilled nursing facility care coinsurance

At a Skilled Nursing Facility (SNF) you receive care from skilled nursing or therapy staff. These facilities can be part of a nursing home or even a hospital and are registered as SNFs by Medicare. Treatment in SNFs includes physical therapy, audiology, occupational therapy, etc.

Although Original Medicare covers treatment from an SNF for up to 20 days, after day 20 you face daily coinsurance fees (\$176 per day in 2020). Those fees are completely covered if you purchase a plan with the SNF care coinsurance benefit.

### 6. Part A deductible

Medicare Part A will cover your first 60 days in a hospital, but only after you meet your not-so-small deductible in your benefit period (\$1,408 in 2020). A Medigap plan with this benefit covers your Part A deductible completely.

## 7. Part B deductible

This is a significant benefit, covering your deductible for any Medicare-approved Part B service. Basically, with this deductible covered, you can go to the doctor without any up-front cost.

The Part B deductible benefit is slightly controversial—so much so that Congress will no longer allow plans covering the Part B deductible (Plan F and Plan C) to be sold to anyone who became eligible for Medicare starting in 2020. If you turned 65 before 2020, you might be able to buy Plan F or Plan C, and those who were already enrolled in Plan F or C can keep it. However, beneficiaries who became eligible for Medicare in or after 2020 will not be able to buy Plan F or Plan C.

Learn more about the future of [coverage for the Part B deductible](#).

## 8. Part B excess charge

If you go to a doctor who doesn't accept "assignment"—that is, the doctor doesn't agree to the Medicare-approved amount for a service—they can legally overcharge you for the service. These pesky excess charges are paid for with the Part B excess charge benefit.

## 9. Foreign travel coverage

In general, Original Medicare doesn't cover emergency services outside the US. There are a few rare exceptions, such as traveling through foreign countries to US territories (like driving through Canada to go to Alaska). So if you enjoy traveling abroad, foreign travel coverage is a useful benefit to consider.

## 10. Out-of-pocket limit

A benefit many are typically used to with private insurance, the out-of-pocket limit applies only to Plans K and L. When you reach your Part B deductible and the out-of-pocket limit for your plan, your Medigap plan pays for 100% of your covered services until the end of the year.

## How do I choose a plan?

1. **Circle the number of every benefit you think you'll need or would like to have.** (*Tip: every Medigap plan covers the first four benefits.*)
2. Once you've circled the numbers, go back to the "comparison of Medigap plans" table at the top. **Circle the entire row** of the numbered benefits you chose.
3. Using the rows you circled, **locate the columns** with the most benefits you circled.
4. **Write down the letters** of the three columns containing the most of your desired benefits.

Plan \_\_\_\_\_      Plan \_\_\_\_\_      Plan \_\_\_\_\_

You now have your top three contenders for a good Medigap plan. Keep your first pick in mind, but remember the other two as you search for plans—it's best to have a few backup plans in case your first pick isn't available.