What Medigap Covers

Based on the plan letter, coverages vary between Medigap plans. While all plans cover Part A at 100%, some cover Part B at a lower rate. Not all plans cover the Part B deductible or SNFs. Even fewer plans cover excess charges (an amount doctors are allowed to charge up to 15% above Medicare assignment) and foreign travel. Some plans even have additional deductibles and co-pays before the beneficiary gets any coverage.

The chart below shows basic information regarding the differences in benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and the beneficiary must pay the rest.

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| **Medicare Supplement Insurance Plans**  |
| Benefits  | A  | B  | C  | D  | F\*  | G  | K\*\*  | L\*\*  | M  | N\*\*\*  |
| Medicare Part A co-insurance  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  |
| Medicare Part B co-insurance  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 50%  | 75%  | 100%  | 100%  |
| Blood (first three pints)  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 50%  | 75%  | 100%  | 100%  |
| Part A hospice care co-insurance and co-payment  | 100%  | 100%  | 100%  | 100%  | 100%  | 100%  | 50%  | 75%  | 100%  | 100%  |
| Skilled nursing facility care co-insurance  | 100%  | 100%  | 100%  | 100%  | 50%  | 75%  | 100%  | 100%  |
| Part A deductible  | 100%  | 100%  | 100%  | 100%  | 100%  | 50%  | 75%  | 50%  | 100%  |
| Part B deductible  | 100%  | 100%  |
| Part B excess charges  | 100%  | 100%  |
| Foreign travel emergency  | 80%  | 80%  | 80%  | 80%  | 80%  | 80%  |
| Out-of-pocket limit in 2015  |
| $4,940  | $2,470  |