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 | | | | | | | | | | | | | | | | |