Massachusetts Medigap

Massachusetts has two Medigap plans, the Core plan and the Supplement 1 plan.

* The Core plan provides very basic benefits including inpatient hospital care, which encompasses
	+ Medicare Part A – co-insurance, and an additional 365 days after Medicare’s allowance runs out
	+ Medical costs — Medicare Part B co-insurance
	+ Blood — first three pints each year
	+ Hospice — covers co-insurance
* The Supplement 1 plan covers additional costs.

A breakdown of the differences between the two plans.

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| **Medigap Benefits**  | **Core Plan**  |  **Supplement 1 Plan**  |
| Basic benefits  | Yes  | Yes  |
| Inpatient hospital deductible  | No  | Yes  |
| Skilled nursing facilities co-insurance  | No  | Yes  |
| Part B deductible  | No  | Yes  |
| Foreign travel emergency  | No  | Yes  |
| Inpatient mental health  | 60 days per calendar year  | 120 days per benefit year  |
| State-mandated preventive care  | Yes  | Yes |