Minnesota Medigap

Minnesota’s standard Medigap plan is a bit more complex than traditional plans. Aside from two plan types, Basic and Extended, there are also additional riders that can be chosen, which allow individuals more control over cost and benefits.

Both plans cover the following general benefits:

* Inpatient hospital care — Part A co-insurance
* Medical costs — Part B co-insurance
* Blood — first three pints each year
* Part A — hospice and respite cost sharing
* Part A and Part B — home health services and supplies cost sharing

The four basic riders improve upon the Basic plans benefits and are included in the Extended Basic plan already. Insurance carriers have the option, but are not required, to offer the four additional riders. The four riders cover:

* Part A deductible
* Part B deductible
* Usual and customary fees
* Non-Medicare preventive care

A breakdown of the differences between the Basic and Extended Basic Plans.

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| **Medigap Benefits**  | **Basic Plan**  | **Extended Basic**  |
| Basic benefits  | Yes  | Yes  |
| Part A deductible  | No  | Yes  |
| Skilled nursing facilities co-insurance  | Yes 100 days  | Yes 120 Days  |
| Part B deductible  | No  | Yes  |
| Foreign travel emergency  | 80%  | 80%\*  |
| Outpatient mental health  | 20%  | 20%  |
| Usual and customary fees  | No  | 80%\*  |
| Medicare-covered preventive  | Yes  | Yes  |
| Physical therapy  | 20%  | 20%  |
| Coverage in another country  | No  | 80%\*  |
| State mandates\*\*  | Yes  | Yes  |