



# Medigap Benefits 2023

This chart shows basic information about the different benefits that Medigap policies cover.

If a percentage appears, the Medigap plan covers that percentage of the benefit.

The remaining percentage is your obligation.

Benefits	Medicare Supplement Insurance (Medigap) Plans										
	A	B	C	D	F*	G*	K	L	M	N	
<b>Part A</b> coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
<b>Part B</b> coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	100% ***
<b>Blood</b> (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%
<b>Part A</b> hospice care coinsurance /copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%
<b>Skilled nursing</b> facility coinsurance			100%	100%	100%	100%	50%	75%	100%	100%	100%
<b>Part A deductible</b>	100%	100%	100%	100%	100%	100%	50%	75%	50%	100%	100%
<b>Part B deductible</b>			100%		100%						
<b>Part B excess charge</b>					100%	100%					
<b>Foreign travel</b> (up to plan limits)			80%	80%	80%	80%			80%	80%	80%
Out-of-pocket max limit**							\$6940	\$3470			

\* Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,700 in 2023 before your policy pays benefits. (Plans C and F are not available to people who were newly eligible for Medicare on or after January 1, 2020.)

\*\*For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year. The Plan G max out-of-pocket (MOOP) is equal to the Medicare Part B deductible. The Plan N MOOP is equal to the Part B deductible plus visit copays when you avoid excess charges. The High Deductible Plan MOOP is equal to the Medigap deductible.

\*\*\*Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that do not result in inpatient admission.