

Medigap Benefits 2024

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
Part A 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%
Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance /copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible	100%	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charge					100%	100%				
Foreign travel (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket max limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$7,060	\$3,530	N/A	N/A

* 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 \$2,800 in 2024 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.