



Senior Health Shop
Shop the Market-Shop the Rates

Standardized Medicare Supplement (Medigap) Plans Chart

Effective on or after Jan. 1, 2021. Out-of-pocket costs (like deductibles) might change for 2022.

MEDICARE SUPPLEMENT (MEDIGAP) PLANS												
MEDIGAP BENEFITS	A	B	C	D	F	HD-F ¹	G	HD-G ¹	K	L	M	N
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ²
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible: \$1,484		✓	✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible: \$203			✓		✓	✓						
Medicare Part B Excess Charges					✓	✓	✓	✓				
Foreign Travel Emergency (Up to Plan Limits)			80%	80%	80%	80%	80%	80%			80%	80%
									Out-of-Pocket Limit ³			
									\$6,220	\$3,110		

How to Read the Chart:

✓ = policy covers 100% of benefit, % = policy covers that percentage, Blank = policy doesn't cover that benefit

Footnotes:

¹ 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 **\$2,370 in 2021** before your policy pays anything. (You can't buy Plans C and F if you were newly eligible for Medicare on or after January 1, 2020)

² Plan N pays 100% of the Part B coinsurance. You must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

³ For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (**\$203 in 2021**), the Medigap plan pays 100% of covered services for the rest of the calendar year.