

OVERVIEW OF MEDIGAP PLANS A-N

Medigap Benefits	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 up	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
Part B coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES***
Blood (first 3 pints)	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Part A hospice care coinsurance or copayment	YES	YES	YES	YES	YES	YES	50%	75%	YES	YES
Skilled nursing facility care coinsurance	NO	NO	YES	YES	YES	YES	50%	75%	YES	YES
Part A deductible	NO	YES	YES	YES	YES	YES	50%	75%	50%	YES
Part B deductible	NO	NO	YES	NO	YES	NO	NO	NO	NO	NO
Part B excess charge	NO	NO	NO	NO	YES	YES	NO	NO	NO	NO
Foreign travel exchange (up to plan limits)	NO	NO	80%	80%	80%	80%	NO	NO	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	\$5,880 for 2020	\$2,940 for 2020	N/A	N/A

* Plan F and G also offer a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,340 (in 2020) before your Medigap plan pays anything.

** 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.

*** 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 don't result in inpatient admission.

Starting January 1, 2020, Medigap plans sold to new people with Medicare won't be allowed to cover the Part B deductible. Because of this, Plans C and F will no longer be available to people new to Medicare starting on January 1, 2020. If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.