



8-25-2025

Medigap Insurance Policy - Basics

Medicare Supplement Insurance (Medigap) is extra insurance you can buy from a private insurance company to help pay your share of out-of-pocket costs not paid by **Original Medicare**. Most policies do not include prescription drug coverage.

You can only buy a Medigap policy if you have Original Medicare.

Generally, that means you have to sign up for Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) before you can buy a Medigap policy.

You get a 6 month “Medigap Open Enrollment” period, which starts the first month you have Medicare Part B and you are 65 and older. During this time, you can enroll in any Medigap policy and the insurance company cannot deny you coverage due to preexisting health problems. After this period, you may not be able to buy a medigap policy, or it may cost more. Your Medigap Open Enrollment Period is a one-time enrollment. It doesn’t repeat every year, like the Medicare Open Enrollment Period.

All Medigap policies are standardized. This means, policies with the same letter offer the same basic benefits no matter where you live or which insurance company you buy the policy from. There are 10 different types of Medigap plans offered in most states, which are named by letters: A-D, F, G, and K-N. **Price is the only difference** between plans with the same letter that are sold by different insurance companies.



In some states, you may be able to buy another type of Medigap policy called Medicare SELECT.

If you buy a Medicare SELECT policy, you have the right to change your mind within 12 months and switch to a standard Medigap policy.

Important: In Massachusetts, Minnesota and Wisconsin, Medigap policies are standardized in a different way.

Every Medigap policy must follow federal and state laws designed to protect you. It's important to watch out for illegal practices by insurance companies, and protect yourself when you're shopping for a Medigap policy.

Compare Medigap Plan Benefits

The chart below shows basic information about the different benefits Medigap policies cover.

100 = the plan covers 100% of this benefit

x = the plan doesn't cover this benefit

% = the plan covers that percentage of this benefit and you're responsible for the rest

N/A = not applicable

The Medigap policy will only pay your coinsurance after you've paid the deductible (unless the Medigap policy also covers your deductible).



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Compare the benefits offered by each plan:

Medigap benefit	Plan A	Plan B	Plan C	Plan D	Plan F*	Plan G*	Plan K	Plan L	Plan M	Plan 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 benefit (first 3 pints)	100	100	100	100	100	100	50%	75%	100	100
Part A hospice care coinsurance or copayment	100	100	100	100	100	100	50%	75%	100	100
Skilled nursing facility care coinsurance	x	x	100	100	100	100	50%	75%	100	100
Part A deductible	x	100	100	100	100	100	50%	75%	50%	100
Part B deductible	x	x	100	x	100	x	x	x	x	x

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Part B excess charge	x	x	x	x	100	100	x	x	x	x
Foreign travel emergency (up to plan limits)	x	x	80%	80%	80%	80%	x	x	80%	80%
Out of pocket limit **	NA	NA	NA	NA	NA	NA	\$7220 In 2025	\$3,610 In 2025	NA	NA

Note: Plan C & Plan F are not available if you turned 65 on or after January 1, 2020 and to some people under age 65. You might be able to get these plans if you were eligible for Medicare before January 1, 2020, but not yet enrolled.

*Plans F & G offer a high deductible plan in some states.

**Plans K & L show how much they'll pay for approved services before you meet your out-of-pocket yearly limit and Part B deductible. After you meet them, the plan will pay 100% of your costs for approved services.

***Plan N pays 100% of the costs of Part B services, except for copayments for some office visits and some emergency room visits.

To get different medigap plans in your area, go to the Internet:

-Go to [medicare.gov](https://www.medicare.gov)

-Search: get medigap costs (put your zip code)

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Other types of insurance plans (besides medigap)

- Medicare Advantage Plans (also known as Part C)
- Medicare drug plans (Part D)
- Medicaid
- Employer group health plans (including the Federal Employees Health Benefits (FEHBP) Program, retiree or COBRA coverage) or union plans
- TRICARE
- Long-term care insurance policies
- Indian Health Service, Tribal, and Urban Indian Health plans

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