Compare Medigap Plan Benefits

medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits

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

- = the plan covers 100% of this benefit
- = 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).

Compare the benefits offered by each plan:

Medigap Benefit	Plan A	Plan B	Plan C	Plan D	Plan F <u>*</u>	Plan G <u>*</u>	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 up										
Part B coinsurance or copayment							50%	75%		***
Blood (first 3 pints)							50%	75%		
Part A hospice care coinsurance or copayment							50%	75%		
Skilled nursing facility care coinsurance							50%	75%		

Medigap Benefit	Plan A	Plan B	Plan C	Plan D	Plan F <u>*</u>	Plan G <u>*</u>	Plan K	Plan L	Plan M	Plan N
Part A deductible							50%	75%	50%	
Part B deductible										
Part B excess charge										
Foreign travel exchange (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit <u>**</u>	N/A	N/A	N/A	N/A	N/A	N/A	\$7,060 in 2024	\$3,530 in 2024	N/A	N/A

Note: Plan C & Plan F aren't 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% 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.