Medigap Plan Comparfison Chart 2024

by: Integrity Now Insurance Brokers

(2024)

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Medicare Supplement Plan Benefits	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 up	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 or Copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Care Coinsurance	Х	Х	100%	100%	100%	100%	50%	75%	100%	100%
Part A Deductible	Х	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B Deductible	Х	Х	100%	Х	100%	Х	Х	Х	Х	Х
Part B Excess Charge	Х	Х	Х	Х	100%	100%	Х	Х	Х	Х
Foreign Travel Exchange (up to plan limits)	Х	X	80%	80%	80%	80%	X	Х	80%	80%
				** O u	t-of-Pock	et Limit:	\$7,060	\$3,530		

Key:

X = the plan doesn't cover that benefit

% = the plan covers that percentage of this benefit

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^{*} 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 anything. (Plans C and F aren't 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 (\$240 in 2024 plan year), 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.