

How do I compare Medigap policies?

The chart below shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest.

	A	B	C ²	D	E	F ^{2,3}	G ²	K	L	M	N
Medicare Part A coinsurance and hospital costs	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	100%	50%	75%	50%	100%
Part A deductible		100%	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible				100%		100%					
Part B excess charges						100%	100%				
Foreign travel emergency (up to plan limits)				80%	80%	80%	80%			80%	80%
2026 out-of-pocket limit	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$8,000	\$4,000	n/a	n/a

²Plans C and F are only available for Medicare beneficiaries who became eligible for Medicare prior to Jan. 1, 2020.

³Plans F and G have a high deductible option that is available in some states. If you choose this option, you must pay for Medicare-covered costs (coinsurance, copayments and deductibles) up to the deductible amount of \$2,950 in 2026 before your policy pays anything.

⁴Up to an additional 365 days after Medicare benefits are used.

⁵Plan 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 an inpatient admission.

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