



This chart 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 must pay the rest.

Benefits	Medicare Supplement Insurance (Medigap) Plans										
	A	B	C	D	F*	G	K	L	M	N	
Medicare 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%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%	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%	80%
							Out-of-pocket limit in 2017**				
							\$5,560	\$2,780			

\* Plan F is also offered as a high-deductible plan by some insurance companies in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, deductibles) up to the deductible amount of \$2,300 in 2019 before your policy pays anything.

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$185 in 2019), 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 an inpatient admission.

## Your Medicare coverage choices at a glance

There are 2 main ways to get your Medicare coverage - Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide.

### START

#### STEP 1: Decide how you want to get your coverage.

#### ORIGINAL MEDICARE

OR

#### MEDICARE ADVANTAGE (Part C)

**Part A**  
(Hospital Insurance)

AND  
/OR

**Part B**  
(Medical Insurance)

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#### STEP 2: Decide if you need to add drug coverage.

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#### Part D (Medicare Prescription Drug Coverage)

You can have Part A and/or Part B to get this coverage.

#### Part D

(Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.)

#### STEP 3: Decide if you need to add supplemental coverage.

#### END

#### Medicare Supplement Insurance (Medigap) Policy

You must have Part A and Part B to buy a Medigap policy.

If you join a Medicare Advantage Plan, you can't use and can't be sold a Medigap policy.

# THE FOUR HOLES IN MEDICARE:

Medical, Post-Hospital, Prescription, and Final Expense



## 1) Medical

Hospital	Cost
Part A Deductible	\$1364 / benefit period
Days 1-60	0
Days 61-90	\$347 coinsurance / day
Days 91 and beyond	\$382 coinsurance / day

Doctor	Cost
Part B Deductible	\$185 / calendar year
Part B Coinsurance	20% of the Medicare-approved amount for most doctor services and durable medical equipment

## 2) Post-Hospital

Skilled Nursing	Cost	Cost
	*if you meet Medicare's requirements	*if you don't meet Medicare's requirements
Days 1-20	0	all costs
Days 21-100	\$170.50 coinsurance / day	all costs
Days 101 and beyond	all costs	all costs

\*Medicare will cover some skilled nursing costs AFTER a qualified hospital stay of at least 3 days. There are several other criteria that must be met in order for Medicare to cover skilled nursing.

3) Prescriptions	Cost
Medications	Costs Vary Depending on Medications

4) Final Expense	Cost
Funeral, Burial, Party, Related Expenses	\$7,000 - \$25,000