

Medigap Policies



Medigaps are health insurance policies that offer standardized benefits and that work with Original Medicare. They don't work with Medicare Advantage plans. Medigaps are sold by private insurance companies. If you have a Medigap, it pays part or all of the costs after Original Medicare pays first. Medigaps may also cover health care costs that Medicare does not cover at all—for example, limited care when traveling abroad.

Choosing a Medigap

Insurance companies may offer up to 10 different Medigap policies to choose from: A, B, C, D, F, G, K, L, M, and N. Each lettered policy is standardized. This means that all policies labeled with the same letter have the same benefits. Companies may sell the same Medigap for different prices, even though they have the same coverage. Note: Massachusetts, Minnesota, and Wisconsin have different Medigap plans.

Listed below are things you should consider when choosing a Medigap plan. Make sure to review the Medigap chart on the next page for more information.

- Plan A offers the most basic coverage. It's often the least expensive.
- Plans F, C, and G are the most comprehensive Medigaps. They generally cost the most.
- Plans F and C are only available if you were eligible for Medicare before January 1, 2020.
- Medigap plans are guaranteed renewable. That means that as long as you pay the premium, you can keep your plan. However, premiums may change yearly.
- Shop around. Different insurance companies charge different premiums for the exact same coverage.



Contact your State Health Insurance Assistance Program (SHIP) to learn when you can purchase a Medigap in your state.

Call 877-839-2675 or visit www.shiphelp.org to contact your local SHIP.

Medigap policy benefits

For policies sold on or after June 1, 2010

	A	B	C	D	F*	G*	K**	L**	M	N
Hospital copayment Copays for days 61-90 (\$434) and days 91-150 (\$868) in hospital. Payment in full for 365 additional lifetime days.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B coinsurance For services such as doctors' services, laboratory and x-ray services, durable medical equipment, and hospital outpatient services.	✓	✓	✓	✓	✓	✓	50%	75%	✓	Except \$20 for doctor visits and \$50 for emergency visits
First three pints of blood	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Hospice care Coinsurance for respite care and other Part A-covered services.	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility (SNF) copay Covers \$217 a day for days 21-100 each benefit period.			✓	✓	✓	✓	50%	75%	✓	✓
Hospital deductible Covers \$1,736 in each benefit period.		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B annual deductible Covers \$283 (Part B deductible).			✓		✓					
Part B excess charges 100% of Part B excess charges (Under federal law, the excess limit is 15% more than Medicare's approved charge when provider does not take assignment).					✓	✓				
Preventive care 100% of coinsurance for Part B-covered preventive care services after you meet the Part B deductible.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Emergency care outside the U.S. 80% of emergency care costs during the first 60 days of each trip, after an annual deductible of \$250, up to a maximum lifetime benefit of \$50,000.			✓	✓	✓	✓			✓	✓

Note: Plans C and F are only available to you if you became newly eligible for Medicare before January 1, 2020.

*Plans F & G also offer a high-deductible option. You pay a \$2,950 deductible in 2026 before Medigap coverage starts.

**Plans K and L pay 100% of your Part A and Part B copays after you spend a certain amount out of pocket. The 2026 out-of-pocket maximum is \$8,000 for Plan K and \$4,000 for Plan L.

This chart doesn't apply to Massachusetts, Minnesota, and Wisconsin. Those states have their own Medigap system.

Protect Your Medicare Number

Watch out for people trying to steal your medical identity!

Medical identity theft can happen when someone steals or talks you into giving them your personal information, such as your name and Medicare number, to bill unnecessary medical treatments or products to your insurance. It is important to protect your Medicare number and only share it with trusted individuals because it can affect your medical, health, or financial records.



Prevent potential medical identity theft by:

- Never giving out your Medicare number, or other personal information, to anyone other than your doctor, health care provider, or other trusted representatives
- Always protecting your Medicare number and card as you would a credit card or your social security card
- Never giving out your Medicare number to anyone who contacts you through unsolicited calls, texts, or emails
- Always being cautious of anyone who offers you “free” testing, treatments, medical supplies, or gifts

Report potential medical identify theft if:

- You gave out your Medicare number over the phone or internet to someone offering medical items like durable medical equipment, genetic/dementia testing, cancer screenings, or back braces
- You gave out your Medicare number over the phone to someone that said you need a ‘NEW’ Medicare card that is plastic, has a chip in it, or is laminated. Medicare is not changing or updating Medicare cards
- You see charges on your Medicare statements for services or items you did not receive or need
- You are contacted by a debt collection agency for a bill for services you did not receive
- You receive boxes of braces, testing kits, or other medical supplies in the mail that you did not request or need

Report potential medical identity theft to the Senior Medicare Patrol (SMP).

Contact information for your local SMP on the last page of this document.

Medigap Policies



Who to contact for more information:

- Contact your State Health Insurance Assistance Program (SHIP) to learn about the Medigap rules in your state and to get help comparing plan options.
- Contact your local Senior Medicare Patrol (SMP) if you have experienced potential Medicare fraud, errors, or abuse.
- Go to Medicare.gov for online help comparing Medigaps in your area.
- If you decide to purchase a Medigap, call the plan directly to purchase the policy.

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 800-247-4422	SMP toll-free: 800-247-4422
SHIP email: idahoshiba@doi.idaho.gov	SMP email: idahoshiba@doi.idaho.gov
SHIP website: shiba.idaho.gov	SMP website: Medicare Fraud Prevention - Idaho Commission on Aging
To find a SHIP in another state: Call 877-839-2675 (and say “Medicare” when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org
 SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org
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