MEDICARE SUPPLEMENT

Helping you Navigate Medicare with Confidence

A Medicare Supplement Insurance Plan (sometimes called MediGap) is used WITH original Medicare. Any caregiver that accepts Medicare will take a Medicare Supplement Insurance Plan because they only need to bill Medicare. Medicare pays their part (generally 80% of Medicare covered benefits) and sends the remainder of the bill to the Supplement which pays their part (generally 20%).

It is important to note that Medicare Supplement Insurance Plans do NOT include Prescription Drug Coverage. (Part D, PDP)
For those that do not get a PDP when first eligible there will be a penalty when they do get a PDP. (there are exceptions to this)

A Medicare Supplement Insurance Plan does not change year to year (although the cost does generally go up, the coverage does not change).

Ready to Enroll?

Speak with a Licensed Medicare Benefits Advisor Today!

Alabama:

Sydnee Doppler 205-514-9406

Grace Dikeman 205-370-0446

Colorado:

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COMPARE THE BENEFITS OFFERED BY EACH PLAN

(Information from Medicare.gov)

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

- Checkmark = the plan covers 100% of this benefit
- Red x = 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 applicabl

The Medigap policy will only pay your coinsurance after you've paid the deductible (unless the Medigap policy also covers your deductible).

Medigap Benefit	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	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ***
Blood benefit (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance	✗	✗	✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible	✗	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible	✗	✗	✓	✗	✓	✗	✗	✗	✗	✗
Part B excess charge	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
Foreign travel emergency (up to plan limits)	✗	✗	80%	80%	80%	80%	✗	✗	80%	80%
Out-of-pocket limit**	N/A	N/A	N/A	N/A	N/A	N/A	$7,220 in 2025	$3,610 in 2025	N/A	N/A

- 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% of your costs 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.