



# Medicare & You 2021

The official U.S. government  
Medicare handbook



## SECTION 5

# Medicare Supplement Insurance (Medigap)

### How does Medigap work?

Original Medicare pays for much, but not all, of the cost for covered health care services and supplies. Medicare Supplement Insurance (Medigap) policies sold by private companies, can help pay some of the remaining health care costs for covered services and supplies, like **copayments**, **coinsurance**, and **deductibles**.

Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. Generally, Medigap doesn't cover long-term care (like care in a nursing home), vision or dental care, hearing aids, eyeglasses, or private-duty nursing.

### Medigap plans are standardized

Medigap must follow federal and state laws designed to protect you, and they must be clearly identified as "Medicare Supplement Insurance." Insurance companies can sell you only a "standardized" plan, identified in most states as plans A – D, F, G, and K – N. All plans offer the same basic benefits, but some offer additional benefits so you can choose which one meets your needs. In Massachusetts, Minnesota, and Wisconsin, Medigap plans are standardized in a different way.

#### Important!

Medigap sold to people who are new to Medicare aren't allowed to cover the Part B deductible. Because of this, Plans C and F aren't available to people who were newly eligible for Medicare on or after January 1, 2020. If you already have or were covered by Plan C or F (or the Plan F high deductible version) before January 1, 2020, you can keep your plan.

If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these policies.

## How do I compare Medigap plans?

The chart below shows basic information about the different benefits that Medicare Supplement Insurance (Medigap) plans cover for 2020. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you're responsible for the rest. Out-of-pocket costs (like **deductibles**) might change for 2021.

Benefits	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%
Medicare 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			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		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%
							Out-of-pocket limit in 2020**			
							\$5,880	\$2,940		

\* 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 \$2,340 in 2020 before your policy pays anything. (You can't buy Plans C and F if you were newly eligible for Medicare on or after January 1, 2020. See previous page for more information.)

\*\* For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$203 in 2021), the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\* Plan N pays 100% of the Part B coinsurance. You must pay 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.

## What else should I know about Medigap?

- Before you can buy Medicare Supplement Insurance (Medigap), you must have Part A and Part B.
- You pay the private insurance company a monthly **premium** for Medigap in addition to the monthly Part B premium you pay to Medicare. Also, if you buy Medigap and a Medicare drug plan from the same company, you may need to make 2 separate premium payments. Contact the company to find out how to pay your premiums.
- A Medigap policy only covers one person. Spouses must buy separate coverage.
- You can't have drug coverage in both Medigap and your Medicare drug plan (see page 85).
- It's important to compare Medigap policies since the costs can vary between policies for exactly the same coverage, and may go up as you get older. Some states limit Medigap premium costs.
- In some states, you may be able to buy another type of Medigap policy called Medicare SELECT. If you buy Medicare SELECT, you have rights to change your mind within 12 months and switch to standard Medigap.

**Note:** Medigap plans sold to people who are newly eligible for Medicare aren't allowed to cover the Part B **deductible**. Because of this, Plans C and F aren't available to people newly eligible for Medicare on or after January 1, 2020. If you already have or were covered by Plan C or F (or the Plan F high deductible version) before January 1, 2020, you can keep your plan. If you were eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans that cover the Part B deductible.

### When to buy

- The best time to buy a Medigap policy is during your Medigap Open Enrollment Period. This 6-month period begins on the first day of the month in which you're 65 or older **and** enrolled in Part B. (Some states have additional Open Enrollment Periods.) **After this enrollment period, you may not be able to buy Medigap. If you're able to buy Medigap, it may cost more.**
- If you delay enrolling in Part B because you have group health coverage based on your (or your spouse's) current employment, your Medigap Open Enrollment Period won't start until you sign up for Part B.
- Federal law generally doesn't require insurance companies to sell Medigap to people under 65. If you're under 65, you might not be able to buy the policy you want, or any policy, until you turn 65. However, some states require Medigap insurance companies to sell Medigap policies to people under 65. If you're able to buy one, it may cost more.

Check with your State Health Insurance Assistance Program (SHIP) (see pages 113–116 for the phone number), or your State Insurance Department to learn more about your rights to buy a Medigap policy.

### Can I have Medigap and a Medicare Advantage Plan?

- If you have a [Medicare Advantage Plan](#), it's illegal for anyone to sell you a Medigap policy unless you're switching back to Original Medicare. If you're not planning to leave your Medicare Advantage Plan, and someone tries to sell you a Medigap policy, report it to your State Insurance Department.
- If you have Medigap and join a Medicare Advantage Plan, you may want to drop Medigap. You can't use Medigap to pay your Medicare Advantage Plan [copayments](#), [deductibles](#), and [premiums](#) because Medicare Advantage Plans provide other protections that Medigap doesn't.

#### Important!

If you want to cancel your Medigap policy, contact your insurance company. In most cases, if you drop your Medigap policy to join a Medicare Advantage Plan, you won't be able to get it back.

- If you join a Medicare Advantage Plan for the first time, and you aren't happy with the plan, you'll have special rights under federal law to buy a Medigap policy and a Medicare drug plan if you return to Original Medicare within 12 months of joining the Medicare Advantage Plan.
  - If you had Medigap before you joined, you may be able to get the same policy back if the company still sells it. If it isn't available, you can buy another policy.
  - If you joined a Medicare Advantage Plan when you were first eligible for Medicare (and you're not happy with the plan), you can choose from any Medigap policy within the first year of joining.
  - Some states provide additional special rights to buy a Medigap policy.

**Note:** If you don't drop your Medicare Advantage Plan and return to Original Medicare within 12 months of joining, generally, you must keep your Medicare Advantage Plan for the rest of the year. You can disenroll or change plans during the Open Enrollment Period or if you qualify for a Special Enrollment Period. Depending on the type of Special Enrollment Period, you may or may not have the right to buy a Medigap policy.

### Where can I get more information?

- Call your State Health Insurance Assistance Program (SHIP). See pages 113-116 for the phone number.
- Call your State Insurance Department. Visit [Medicare.gov/contacts](https://www.medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227) to get the phone number. TTY users can call 1-877-486-2048.
- Visit [Medicare.gov/medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans) to find policies in your area.
- Visit [Medicare.gov/Publications](https://www.medicare.gov/Publications) to view "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare."