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. OR MEDICARE ADVANTAGE ORIGINAL MEDICARE (Part C) Part A Part B Part A Part B AND AND (Hospital (Medical (Hospital (Medical /OR Insurance) Insurance) Insurance) Insurance) STEP 2: Decide if you need to STEP 2: Decide if you need to add drug coverage. add drug coverage. Part D Part D (Most Medicare Advantage Plans (Medicare Prescription Drug cover prescription drugs. You may Coverage) be able to add drug coverage in some You can have Part A and/or Part B plan types if not already included.) to get this coverage. STEP 3: Decide if you need to add **END** supplemental coverage.

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.





Benefit Chart of Medicare Supplement Plans

Sold for Effective Dates On or After 01-01-2024

This chart shows the benefits included in each of the standard Medicare Supplement Plans. Every company must make available Plan "A". Some plans may not be available in your state. Only applicants first eligible for Medicare before 2020 may purchase Plan C, Plan F, or High Deductible F.

	Plans Available to All Applicants							
Benefits	Α	В	D	G¹	K	L	М	N
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	√	√	√	√	√	√	√	V
Medicare Part B coinsurance or copayment	√	√	√	√	50%	75%	V	√ copays apply ³
Blood (first three pints)	1/	1/	1/	1/	50%	75%	1/	1
Part A hospice care coinsurance or copayment	1	1/	1	√	50%	75%	√	1
Skilled nursing facility coinsurance			1	√	50%	75%	√	1
Part A deductible		1/	√	√	50%	75%	50%	1
Part B deductible								
Part B excess charges				√				
Foreign travel emergency (up to plan limits)			1/	1/			√	√
Out -of-pocket limit in [2024] ²					\$[7,060] ²	\$[3,530] ²		

Medicare first eligible before 2020 only		
С	F ¹	
V	√	
√	√	
√	√	
V	1	
√	1	
√	1/	
√	1/	
	1/	
V	1	

Note: A $\sqrt{\text{means } 100\%}$ of the benefit is paid.

³ Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.





¹ Plans F and G also have a high deductible option which require first paying a plan deductible of \$[2,800] before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payme nt of the Medicare Part B deductible toward meeting the plan deductible.

² Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit and your Part B Deductible (\$240 in 2024).

THE FOUR GAPS IN MEDICARE:

Medical, Post-Hospital, Prescription, and Final Expense

1) Medical

Hospital	Cost		
Part A Deductible	\$1632 / benefit period		
Days 1-60	0		
Days 61-90	\$408 coinsurance / day		
Days 91 and beyond	\$816 coinsurance / day		

Doctor	Cost	
Part B Deductible	\$240 / 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	\$204 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 overnights. There are several other criteria that must be met in order for Medicare to cover skilled nursing.





