

Medigap Policy Benefits

2026 benefit comparison | Medicare Supplement Insurance

For policies sold on or after June 1, 2010. Massachusetts, Minnesota, and Wisconsin standardize Medigap differently; this chart does not apply in those states.

Medigap benefit	A	B	C ¹	D	F ¹²	G ²	K ³	L ³	M	N ⁴
Part A coinsurance and hospital costs \$434/day: days 61-90; \$868/day: lifetime reserve days (up to 60). Up to 365 additional hospital days after Medicare benefits are used.	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ⁴
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 \$217/day for days 21-100 per benefit period	—	—	100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible \$1,736 per benefit period	—	100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B annual deductible \$283 per calendar year	—	—	100%	—	100%	—	—	—	—	—
Part B excess charges	—	—	—	—	100%	100%	—	—	—	—
Foreign travel emergency First 60 days of a trip; \$250 annual deductible; \$50,000 lifetime limit	—	—	80%	80%	80%	80%	—	—	80%	80%

100% = full coverage of this benefit — = not covered % = share paid by the plan
Coinsurance is paid after you meet the deductible, unless the policy also covers that deductible.

Important plan details

1. Plans C and F: Only people eligible for Medicare before January 1, 2020 may buy these plans, subject to availability and enrollment rules.

2. High-deductible F and G: Offered in some states. You pay the \$2,950 deductible in 2026 for covered Medicare costs before the policy pays.
3. Plans K and L: 2026 out-of-pocket limits: K \$8,000; L \$4,000. After you meet the plan's limit and the \$283 Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

4. Plan N: Part B coinsurance is covered except copays of up to \$20 for some office visits and up to \$50 for emergency room visits that do not result in inpatient admission.

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