

2026

Medicare Supplement Insurance (Medigap) Plans

A 🗸 means 100% of this benefit is paid. Only applicants' first eligible for Medicare before 2020 may purchase plans C, F and high deductible F.

Benefits	Α	В	С	D	F ¹	G ¹	К	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	<	~
Medicare Part B coinsurance or copay	√	√	√	✓	√	√	50%	75%	√	√ 3
Blood (first 3 pints)	√	√	√	√	√	√	50%	75%	✓	✓
Part A hospice care coinsurance or copay	✓	√	√	√	√	√	50%	75%	✓	✓
Skilled nursing (\$209.50) coinsurance: 1-20	✓	√	√	✓	√	✓	✓	✓	✓	✓
Skilled nursing (\$209.50) coinsurance: 21-100			✓	✓	√	✓	50%	75%	✓	✓
Skilled nursing coinsurance: 101+										
Part A deductible (\$1,608)		√	✓	√	√	√	50%	75%	50%	✓
Part B deductible (\$240)			√		√					
Part B excess charges					√	√				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							\$8,000 ²	\$4,000 ²		

- 1 Plans F and G also have a high-deductible option which require first paying a plan deductible of \$2,950 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. High deductible plans F and G count your payment of Medicare Part B deductible toward meeting the plan deductible.
- 2 (2026) Plans K and L pay 100% of covered services for the rest of the year once you meet the out-of-pocket yearly limit.
- 3 Plan N pays 100% fo the Part B coinsurance, except for a co-payment 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.