



MEDIGAP 2026

A Medigap policy – also known as Medicare Supplement Insurance – is health insurance sold by private insurance companies to fill the “gaps” in Original Medicare coverage. Medigap policies help pay some, but not all, of the health care costs that Original Medicare doesn't cover.

To buy a Medigap policy you must have Medicare Part A and Part B. You will have to pay the monthly Medicare Part B premium. In addition, you will have to pay a premium to the Medigap insurance company. You can purchase a Medigap policy any time, but you are only exempt from medical underwriting (consideration of pre-existing conditions) in the 6 months following your enrollment in A and B.

There are 8 standard Medigap policies, and each offers a different combination of benefits:

Benefits by Plan letter	A	B	D	G	K	L	M	N
Part A Co-insurance and Hospital Costs up to 365 days	100%	100%	100%	100%	100%	100%	100%	100%
Part B Co-ins/Copaymt	100%	100%	100%	100%	50%	75%	100%	100%*
Blood (first 3 pints)	100%	100%	100%	100%	50%	75%	100%	100%
Part A Hospice Care Co-ins/Copaymt	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care co-insurance	-	-	100%	100%	50%	75%	100%	100%
Part A deductible	-	100%	100%	100%	50%	75%	50%	100%
Part B excess charges	-	-	-	100%	-	-	-	-
Foreign travel emergency (up to plan limits)			80%	80%			80%	80%

* Plan N pays 100% of Part B co-insurance, but you must pay a copayment of up to \$20 for some office visits and up to a \$50 copayment for ER visits that don't result in an inpatient admission.

Some insurers may now offer **additional benefits** beyond basic coverage, sometimes for an added premium. These may include:

- Vision or dental discounts
- 24/7 nurse hotlines
- Fitness or wellness programs

For counseling on your Medigap choices, you may contact the Medicare/Medicaid Assistance Program, a free counseling service for Medicare and Medicaid beneficiaries and their caregivers, at 1-800-803-7174.

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