

Medigap Policies 2025

Benefits	Plans Available to all Applicants									
	A	B	C	D	F	G	K**	L**	M	N***
Medicare Part A Coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	X	X	X	X	X	X	X	X	X	X
Medicare Part B coinsurance or copayment	X	X	X	X	X	X	50%	75%	X	X Copays apply
Blood (first three pints)	X	X	X	X	X	X	50%	75%	X	X
Part A hospice care coinsurance or copayment	X	X	X	X	X	X	50%	75%	X	X
Skilled nursing facility coinsurance			X	X	X	X	50%	75%	X	X
Medicare Part A deductible		X	X	X	X	X	50%	75%	50%	X
Medicare Part B deductible			X		X					
Medicare Part B excess charges					X	X				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pockets limit in [2023]							\$69,420	\$3,470		

Highlighted Plans only available to those eligible for Medicare before January 1, 2020

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

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to \$50 copayment for emergency room visits that don't result in an inpatient admission.

Source: Ohio Senior Health Insurance Information Program (OSHIP) & www.medicare.gov