

# Medicare Supplement Coverage

This section describes the benefits of "Medigap Policies" or often called "Medicare Supplement Insurance". A Medigap policy is a health insurance policy sold by private insurance companies to fill the "gaps" in [The Original Medicare Plan](#) (click to learn more about what is covered under this Medicare Health Plan)

There are 10 standardized medigap plans called "A" through "J". Each plan A through J has a different set of standardized benefits. Plan A offers the least amount of benefits and Plan J offers the most benefits. For a complete guide [Choosing a Medigap Policy](#).

The best time to buy a Medicare Supplement policy is during your open enrollment period. Your Medicare open enrollment period lasts for six months. It starts the first day of the month in which you 65 or older and are enrolled in Medicare Part B. Once the six-month Medicare open enrollment period starts, it can't be changed.

During this period, an insurance company can't deny you insurance coverage, place conditions on a policy (like making you wait for coverage to start), or charge you more for a policy because of your past or present health problems. They must also shorten the waiting period for pre-existing conditions based on your previous health coverage.

**Important: If you don't buy a Medicare Supplement during your open enrollment period, you may not be able to buy the one that you want later, or you may be charged more for the policy. If you drop your Medicare Supplement policy, you may not be able to get it back.**

## Basic Benefits - Included in All Plans

- **Inpatient Hospital Care:** Covers Part A co-insurance and the cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends.
- **Medical Costs:** Covers the Part B coinsurance (generally 20 % of the Medicare-approved payment amount) of co-payment amount which may vary according to the service.
- **Blood:** Covers the first 3 pints of blood each year.

## Medigap Policy Extra Benefits:

- **Medicare Part A Hospital Deductible** - \$992 in 2007
- **Skilled Nursing Coinsurance** - Up to \$124.00 a day for days 21 - 100 in a Skilled Nursing Facility
- **Medicare Part B Deductible** - \$131.00 per year
- **Foreign Travel Emergency (Emergency Care Outside U.S.)** - 80% of the cost of emergency care during the first 60 days of each trip (after you pay \$250 deductible), up to \$50,000 in your lifetime.
- **At-home Recovery** - The cost of at-home help with daily activities like bathing and dressing if you are already getting Medicare-covered home health visits. Up to 8 weeks of at-home help after skilled care is no longer needed. Will pay up to \$40 each visit and \$1,600 each year.

- **Medicare Part B Excess** - Doctors may charge more than Medicare-approved amount for their services. The limit they can charge in excess of the Medicare-approved amount is 15%.
  - Plans F, I, and J pay all of the excess charges.
  - Plan G pays 80% of the excess charges.
- **Preventative Care** (such as yearly check-ups, serum cholesterol screening, hearing tests, diabetes screening, and thyroid function tests), up to \$120 per year.
- **Prescription Drugs** This has been replaced in by [Medicare Prescription Drug Program](#) as of January 1, 2006.

## 10 Medicare Supplement Plans

Plan A covers:

**Basic Benefit** - Inpatient Care, Medical Costs and Blood Deductible

Plan B covers:

**Basic Benefit** - Inpatient Hospital Care, Medical Costs and Blood Deductible

**Part A Deductible** - \$992 in 2007

Plan C covers:

**Basic Benefit** - Inpatient Hospital Care, Medical Costs and Blood Deductible

**Skilled Nursing Coinsurance** - Up to \$109.50 per day for days 21-100 in a Skilled Nursing Facility

**Part A Deductible** - \$992 in 2007

**Part B Deductible** - \$131.00

**Foreign Travel Emergency** - 80% of the cost of emergency care during the first 60 days of each trip (after you pay \$250 deductible) Up to \$50,000 in your lifetime.

Plan D covers:

**Basic Benefit** - Inpatient Hospital Care, Medical Costs and Blood Deductible

**Skilled Nursing Coinsurance** - Up to \$124.00 per day for days 21-100 in a Skilled Nursing Facility

**Part A Deductible** - \$992 in 2007

**Foreign Travel Emergency** - 80% of the cost of emergency care during the first 60 days of each trip (after you pay \$250 deductible) Up to \$50,000 in your lifetime.

**At-Home Recovery** - See [At-home Recovery](#)

Plan E covers:

**Basic Benefit** - Inpatient Hospital Care, Medical Costs and Blood Deductible

**Skilled Nursing Coinsurance** - Up to \$124.00 per day for days 21-100 in a Skilled Nursing Facility

**Part A Deductible** - \$992 in 2007

**Foreign Travel Emergency** - 80% of the cost of emergency care during the first 60 days of each trip (after you pay \$250 deductible), up to \$50,000 in your lifetime.

**Preventative Care** - See [Preventative Care](#)

Plan F covers:

**Basic Benefit** - Inpatient Hospital Care, Medical Costs and Blood Deductible

**Skilled Nursing Coinsurance** - Up to \$124.00 per day for days 21-100 in a Skilled Nursing Facility.

**Part A Deductible** - \$992 in 2007

**Part B Deductible** - \$131.00

**Part B Excess (100%)** - See [Medicare Part B Excess](#)

**Foreign Travel Emergency** - 80% of the cost of emergency care during the first 60 days of each trip (after you pay \$250 deductible), up to \$50,000 in your lifetime.

Plan G covers:

**Basic Benefit** - Inpatient Hospital Care, Medical Costs and Blood Deductible

**Skilled Nursing Coinsurance** - Up to \$124.00 per day for days 21-100 in a Skilled Nursing Facility.

**Part A Deductible** - \$992 in 2007

**Part B Excess (80%)** - See [Medicare Part B Excess](#)

**At-Home Recovery**- See [At-home Recovery](#)

For a complete Guide to [Choosing a Medigap \(Medicare Supplement\) Policy](#)