Description

If you are enrolled in Original Medicare only, your coverage provides for hospital stays and doctor visits, but does not cover you for all these costs. In addition, there may be deductibles and copayments. As a result, these amounts (generally 20% of what Medicare doesnâ??t pay), can add up substantially and eat into your pockets deeper. Thatâ??s where a Medicare Supplement (Medigap) plan can help.

Medicare supplement insurance, or frequently referred to as â??Medigapâ?•, is private insurance which covers the gaps that Medicare doesnâ??t cover. As an example, if you were admitted to the hospital and receive a bill, the amount that is approved by Medicare will be paid before your Medicare Supplement insurance company pays any other costs, i.e. deductibles or copays.

Each of the 10 Medicare Supplement plans offered in Pennsylvania are identified by a letter (A-N). All Medigap plans are standardized â?? not only do they have to follow federal and state laws implemented to protect the consumer, but they must be clearly marked as â??Medicare Supplement Insurance. All plans with the same letter offer the exact same benefits, no matter which insurance company sells the plan. However, premiums rates can vary from company to company. The type of benefits and how many benefits covered by each plan determines how expensive it is. Below is a table outlining the various benefits provided by each plan:

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Category

1. Uncategorized

Date Created
January 16, 2026
Author
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