Medigap Coverage Chart

Description



Updated for 2026
The Medigap plans are Federally-standardized. All companies must follow the Medigap coverage chart below. In other words, a Plan G is a Plan G, no matter what insurance company you use to provide the coverage. Likewise, a Plan N with one company is the same as a Plan N with another company.

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Because of the plan standardization, it is very easy to compare plans in a straight-forward way. Although the benefits are standardized, premiums are definitely not. In fact, you will find that premiums for the exact same plan vary as much as 30-50% depending on which insurance company you choose. It is important to choose a plan based primarily on price.

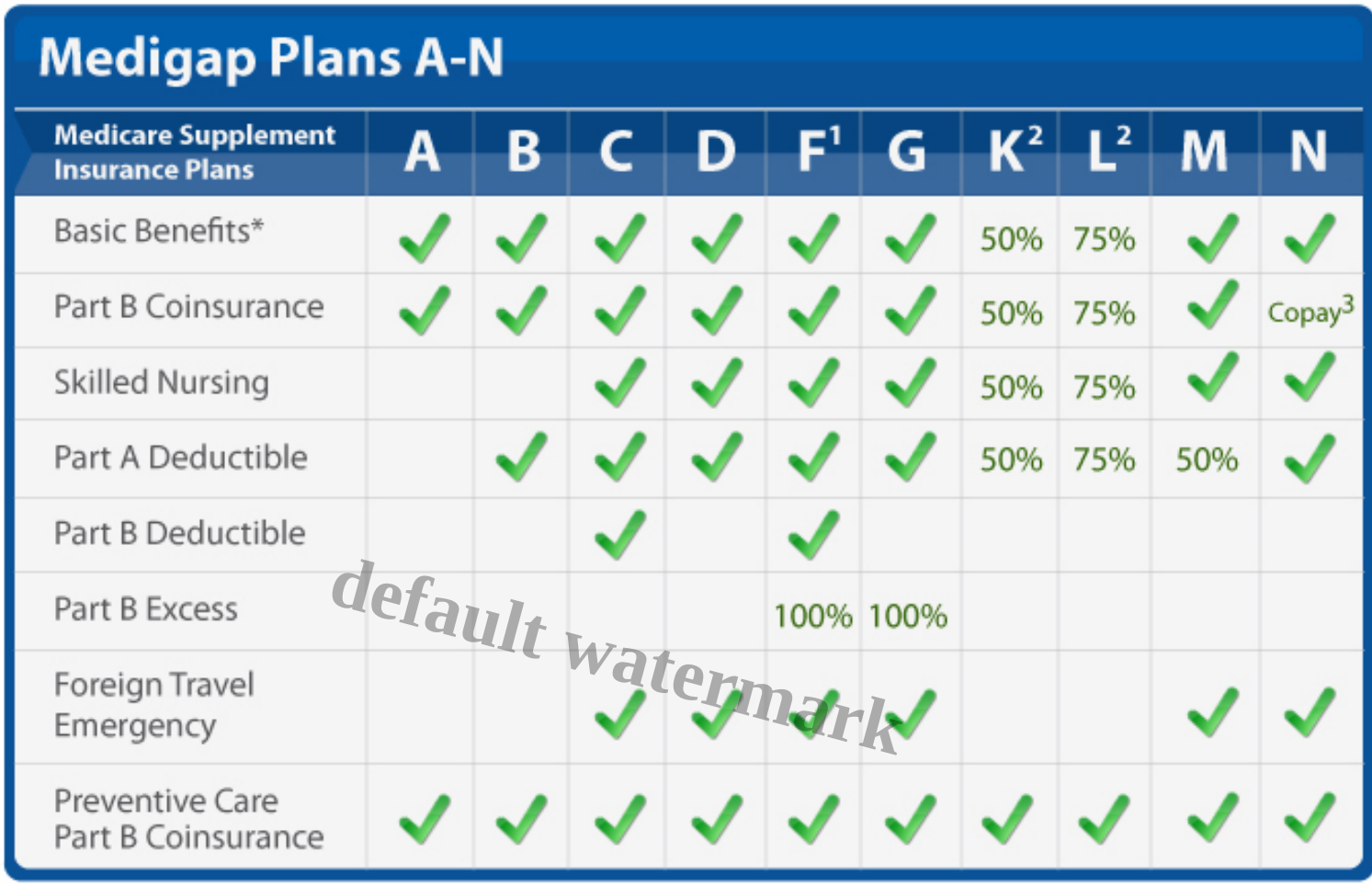
Now that you know what each plan covers, receive a list of Medigap rates by EMAIL

Get a List of All Plans for Your Zip Code

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Why to Work With Us to Compare Plans



Medigap Plans A-N

Medicare Supplement Insurance Plans	A	B	C	D	F[1]	G	K[2]	L[2]	M	N
Basic Benefits*	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part B Coinsurance	✓	✓	✓	✓	✓	✓	50%	75%	✓	Copay[3]
Skilled Nursing			✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible			✓		✓					
Part B Excess					100%	100%				
Foreign Travel Emergency			✓	✓	✓	✓			✓	✓
Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

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1) Plan F also offers a â??high deductibleâ?• option. For 2026, that deductible is $2,950. You must pay that much out of pocket before the plan pays anything. This is not a popular option with companies or consumers, but there are companies that do offer it and premiums are lower than most other plans.

2) Plans K and L have an annual out of pocket limit. For 2026, those amounts are $8000 (K) and $4000(L). Once you meet that amount, in addition to meeting your Medicare Part B deductible ($283/year for 2026), the plan pays 100% of covered services for the rest of the calendar year.

3) Plan N has a co-pay structure for doctor and ER visits. You must pay an â??up to $20â?• co-pay per doctor visit on this plan and a $50 emergency room co-pay.

Why is the Medigap Coverage Chart Important?

The Medigap coverage chart shows you exactly what a Medigap plan will cover, regardless of which company you use to obtain the coverage. This allows you to pick a coverage level that you are comfortable with, then compare multiple companies that offer that specific plan.

All companies do not offer all plans. On the contrary, most companies only offer 3-4 of the plans. The plans that are most commonly offered are Plan F, Plan G and Plan N. This does not necessarily mean that those are the best choices for you; however, between those three plans, they have over 80% of the market share for Medigap plans. To determine the best Medigap plan for you, you need to first understand the plans and what they cover. You can get quotes for Medigap plans sent to you via email

here: Medigap quotes by email.

Does the Medigap Coverage Chart Change Over Time?

The Medigap coverage chart does change over time. However, this does not happen frequently. The last time the plans were â??reshuffledâ?• was 2010. At that time, Plans H and J were eliminated and two new plans â?? Plan M and Plan N â?? were added.

The next change in the Medigap coverage chart occurred for plans effective on and after 1/1/2020. During this change, Plan F (and Plan C) were eliminated as an option for new enrollees.

It is important to note that, in 2020 when Plan F was eliminated as an option, people that were already on that plan were â??grandfathered inâ?• and able to keep that plan. This is also true of any other changes to the Medigap plans. Any time the chart changes it does not affect people who already have those plans, as Medigap plans are â??guaranteed renewableâ?• and coverage does not change over time.

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What Companies Go by This Chart?

Any company that wants to offer Medigap plans is required to offer the standardized plans. In other words, if you are going to sell a plan to supplement Medicare, your plan design must meet the coverage set forth in one of these standardized plans.

There are a few unique exceptions to this, but those are state-specific, not company-specific. Read more below.

Are There Exceptions to This Chart?

The exceptions to the requirement of standardized Medigap plans are state-specific. There are a few states in which the plans do not go by the above Medigap coverage chart. These states are: Massachusetts, Minnesota and Wisconsin.

Comparing Medigap plans in these states can be a little more cumbersome and difficult, since most of the information is tailored around the ten standardized Medigap plans that other states use. However, even in those states, the plans are still standardized (they just use a different chart showing what plans cover). You can see more information about two of those states here: Minnesota Medigap plans / Wisconsin Medigap plans.

Get a list of Medigap rates for your area, via email

Get a List of All Plans for Your Zip Code

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Author
65medicare

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