Wisconsin Plan G: Why Doesnâ??t It Exist?

Description

If youâ??re searching for **â??Wisconsin Plan Gâ?•**, youâ??re probably trying to compare Medicare Supplement options and wondering why you canâ??t find Plan G listed by name in Wisconsin.

Hereâ??s the short answer: **Wisconsin does not use the standard Aâ??N Medigap plan letter system** that most other states use. That means there is technically no â??Plan Gâ?• in Wisconsin â?? but you *can* purchase coverage that closely mirrors what Plan G provides in other states.

Before choosing a plan in Wisconsin, it helps to compare how the different Medigap plans work nationally. In this guide, weâ??ll explain why Wisconsin Medigap plans are different, how they are structured, and how to purchase a Wisconsin plan that functions like Plan G.

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Why Wisconsin Doesnâ??t Have a Standardized Plan G

In most states, Medicare Supplement (Medigap) plans are standardized into lettered plans: A, B, C, D, F, G, K, L, M, and N. These plans are federally standardized, meaning Plan G in North Carolina provides the same benefits as Plan G in Texas or Florida.

However, three states operate under different Medigap standardization rules:

- Massachusetts
- Minnesota
- **Wisconsin**

Wisconsin uses its own benefit design structure approved by the federal government. Instead of offering Plan G by name, insurers in Wisconsin sell a **Basic Plan** with optional riders that allow beneficiaries to customize coverage.

You can confirm Wisconsinâ??s unique structure through the Wisconsin Office of the Commissioner of Insurance (OCI):
Wisconsin Medigap Information â?? OCI

For general Medicare Supplement standardization information, see:
How Medigap Policies Are Standardized â?? Medicare.gov

How Wisconsin Medigap Plans Work

Instead of Plan G, Wisconsin offers:

- A **Basic Plan**
- Optional benefit riders
- Cost-sharing options

The Wisconsin Basic Plan Covers:

- Part A coinsurance and hospital costs
- Additional 365 lifetime hospital days
- Part B coinsurance (generally 20%)
- First three pints of blood
- Part A hospice coinsurance

From there, you can add riders to increase coverage.

How to Get Plan G Equivalent Coverage in Wisconsin

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To replicate the benefits of Plan G in Wisconsin, you typically need:

- The **Basic Plan**
- The **Part A deductible rider**
- The **Part B deductible rider** (if eligible)
- The **Excess charge rider**

However, thereâ??s an important nuance:

Plan G does NOT cover the Part B deductible.

So if you are trying to replicate traditional Plan G coverage, you would:

- Include the Basic Plan
- Add the Part A deductible rider
- Add the Part B excess charge rider
- Exclude the Part B deductible rider

This structure closely mirrors what Plan G provides in other states.

If you want to better understand how Plan G works elsewhere, see our full guide here:
What Is Medigap Plan G?

Why Wisconsin Uses a Different Medigap Structure

Wisconsin retained its own Medigap model when federal standardization rules were implemented in the early 1990s. Rather than converting to the Aâ??N letter system, Wisconsin continued with its Basic Plan + rider approach.

This system allows:

- More customization
- Potentially simpler underwriting structures
- Clear add-on options

But it also creates confusion for beneficiaries searching online for â??Wisconsin Plan G.â?•

Is Wisconsin Plan G More Expensive?

Because Wisconsin does not use the lettered plan structure, premiums depend on:

- The insurer
- The rider combination selected
- Your age
- Tobacco status
- Pricing methodology (issue-age, attained-age, etc.)

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For more on pricing methods, see our breakdown here:
Understanding Issue-Age vs Attained-Age Medigap Pricing

In many cases, Wisconsinâ??s Plan G-equivalent pricing is competitive with traditional Plan G pricing in other states â?? but comparison shopping is critical.

Can You Switch to a Plan G Equivalent Later in Wisconsin?

Just like in other states, your ability to switch Medigap plans depends on timing.

- During your Medigap Open Enrollment Period (first 6 months after enrolling in Part B), you cannot be denied coverage.
- Outside that window, medical underwriting may apply.

Learn more about enrollment timing here:
Medigap Open Enrollment Explained

Wisconsin Plan G vs Medicare Advantage

Some beneficiaries comparing Wisconsin Plan G alternatives are also evaluating Medicare Advantage plans.

The key differences remain the same as in other states:

- Medigap allows nationwide provider access.
- Medicare Advantage typically uses networks and prior authorization.

See our full comparison here:
Medigap vs Medicare Advantage

Bottom Line: Wisconsin Plan G Does Exist â?? Just Under a Different Name

If you are searching for â??Wisconsin Plan G,â?• what you are really looking for is:

Wisconsin Basic Plan + appropriate riders that replicate Plan G benefits.

While the naming system is different, the protection level can be nearly identical.

The key is understanding the rider structure and comparing carriers carefully.

Frequently Asked Questions About Wisconsin Plan G

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Does Wisconsin offer Plan G?

No. Wisconsin does not use the Aâ??N Medigap letter system. Instead, it offers a Basic Plan with optional riders that can replicate Plan G coverage.

What is the Wisconsin equivalent of Plan G?

The equivalent is typically the Basic Plan plus the Part A deductible rider and the Part B excess charge rider.

Does Wisconsin Plan G cover the Part B deductible?

No. Traditional Plan G does not cover the Part B deductible, and a Wisconsin Plan G-equivalent would not include the Part B deductible rider.

Are Wisconsin Medigap plans standardized?

Yes, but they are standardized under Wisconsinâ??s state-approved structure rather than the national Aâ??N letter system.

Is Wisconsin Medigap better than other states?

Itâ??s not better or worse â?? just structured differently. Coverage levels can be nearly identical depending on rider selection.

Get Wisconsin Medigap Quotes

If youâ??re ready to compare Wisconsin Plan G-equivalent options, the best step is to review real carrier pricing in your area.

Start here to compare Wisconsin Medigap quotes:
Get Wisconsin Medigap Quotes

Weâ??ll help you evaluate rider combinations, pricing structures, and underwriting considerations so you can choose coverage with confidence.

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65medicare