

## Wisconsin Plan G: Why Doesn't It Exist?

### Description

If you're searching for **Wisconsin Plan G**, you're probably trying to compare Medicare Supplement options and wondering why you can't find Plan G listed by name in Wisconsin.

Here's the short answer: **Wisconsin does not use the standard A-N Medigap plan letter system** that most other states use. That means there is technically no **Plan G** in Wisconsin 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, we'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 Doesn'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 Wisconsin's unique structure through the Wisconsin Office of the Commissioner of Insurance (OCI):

[Wisconsin Medigap Information & OCI](#)

For general Medicare Supplement standardization information, see:

[How Medigap Policies Are Standardized & Medicare.gov](#)

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## 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.

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## **How to Get Plan G Equivalent Coverage in Wisconsin**

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, there'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?](#)

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## **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 A-N letter system, Wisconsin continued with its Basic Plan + rider approach.

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This system allows:

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

But it also creates confusion for beneficiaries searching online for “Wisconsin Plan G.”

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## 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.)

For more on pricing methods, see our breakdown here:

[Understanding Issue-Age vs Attained-Age Medigap Pricing](#)

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

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## 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](#)

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## 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.
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See our full comparison here:  
[Medigap vs Medicare Advantage](#)

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## 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.

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## Frequently Asked Questions About Wisconsin Plan G

### 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.

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## Get Wisconsin Medigap Quotes

If you'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](#)

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

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1. Medigap Plans

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1. plan g
2. wisconsin
3. wisconsin medigap
4. wisconsin plan g

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### Date Created

February 26, 2026

### Author

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