Wisconsin Medigap Plans

Description



ne Federally-standardized Medigap plans. In 47 states, the plans go by the Medigap coverage chart. However, Wisconsin, along with Minnesota and Massachusetts, have waivers allowing them to offer plans that vary from the standardized plans model.

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This can make it somewhat difficult or confusing when trying to compare the WI Medigap options; however, the important thing to keep in mind is that, although the plans in WI differ from most other states, they are still standardized. In other words, it is easy to compare companies because coverage, claims payments, and the way that the plans work is identical across companies, even in Wisconsin.

What Do Wisconsin Medigap Plans Cover?

WI plans are standardized. They all cover what are referred to as â??basic benefitsâ?•. Those benefits are:

- Inpatient hospital care â?? the 20% that Medicare does not cover at the hospital
- Medicare costs â?? the 20% that Medicare does not cover for doctor visits/outpatient (Part B)
- Blood â?? the first 3 pints of blood in a calendar year
- the Part A hospice coinsurance or copayment

Above and beyond that, the â??WI Baseâ?• plan covers the following:

- Part A skilled nursing facility coinsurance (the 20% that Medicare does not pay)
- Inpatient mental health coverage (175 days per lifetime in addition to Medicareâ??s coverage)
- Home health care (40 visits per year in addition to those paid by Medicare)
- State-mandated benefits

The above comprises the coverage offered under the Wisconsin Base Plan. Insurance companies have the option of offering up to 7 additional riders that can be added at the time of purchase to â??supplementâ?• the coverage. Obviously, by the nature of some of these, they donâ??t work with others. For example, you cannot purchase the rider covering the Part A deductible and the rider covering 50% of the Part A deductible. The 7 riders are:

- Part A deductible coverage ($1632 per benefit period for 2024)
- Additional home health care benefits (365 visits including those paid by Medicare)
- Part B deductible coverage ($240/year for 2024)
- Part B excess charges (What are Part B Excess Charges?)
- Foreign travel emergency
- 50% coverage of the Part A deductible
- Part B copayment or coinsurance (this gives you a nominal co-pay for doctor visits and can reduce the premium)

How Do Wisconsin Medigap Plans Work?

The plans in Wisconsin work very similarly to the plans in other parts of the country. You can go to any doctor or hospital and use any Medigap plans. The plans do not have networks, and just like Medicare, they are national plans.

Additionally, claims are processed through the Medicare â??crossoverâ?• system. This is Medicareâ??s electronic system for processing claims and ensures that the supplemental companies pay the claims on the same time schedule and in the same amount.

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Lastly, all WI plans act a supplement to Medicare. They fill in all or some of the â??gapsâ?• in traditional Medicare, and you must have Medicare Parts A and B to be eligible to sign up for any supplement plan, including WI Medigap plans.

How Should I Compare Wisconsin Medigap Plans?



Comparing Medigap plans when you are turning 65 or shopping plans is essential to do. Premiums can vary by as much as $100/month for the exact same benefits.

There are several options for comparing plans. You can, obviously, call all the insurance companies directly to get their rates and compare plans. But it is crucial to make sure that you are comparing â??apples to applesâ?•, especially in WI where there are â??ridersâ?• that complicate the plan

comparison aspect of shopping for insurance.

The other way to compare Medigap plans is to use an independent broker that can provide a list of Medigap rates for your age and zip code and provide additional resources and information to help you make an informed choice.

However, you choose to compare and choose a plan, it is crucial to understand the differences in Wisconsin plans instead of relying on online/printed generic Medigap information which may or may not detail how WI plans differ from the other 47 states that usual the Federally-standardized plans.

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