

WHAT MEDIGAP COVERS

Medigap is additional health insurance that you purchase from a private insurance company. It helps minimize the out of pocket costs not covered by Original Medicare.

1

MEDICARE PART A COINSURANCE AND HOSPITAL COSTS

Medicare supplement will cover your daily coinsurance from day 61 up to an additional 365 days after Medicare benefits are used up.



2

MEDICARE PART A HOSPICE CARE COPAYMENT OR COINSURANCE

Medigap will cover all or part of coinsurance in Hospice care and also the 5% copayment for the inpatient respite care.



3

MEDICARE PART B COINSURANCE OR COPAYMENT

Medigap will cover all or part of Medicare Part B for an unlimited amount of Medicare-approved outpatient care.



4

THREE PINTS OF BLOOD

Medigap will pay for your initial blood supply when you need to undergo a blood transfusion. Without a plan, it would cost you about a whopping \$1200 for the three pints of blood. Original Medicare will take over paying for the rest of the blood you might need



5

SKILLED NURSING FACILITY CARE COINSURANCE

Certain types of Medigap plans will pay all or part of your Skilled Nursing facility stay. These facilities provide intensive physical and behavioral rehabilitation after you had a severe medical condition.



6

PART A DEDUCTIBLE

There are types of Medigap plans that won't let you pay out-of-pocket such as Part A deductible which is worth \$1364 (2019).



7

PART B DEDUCTIBLE

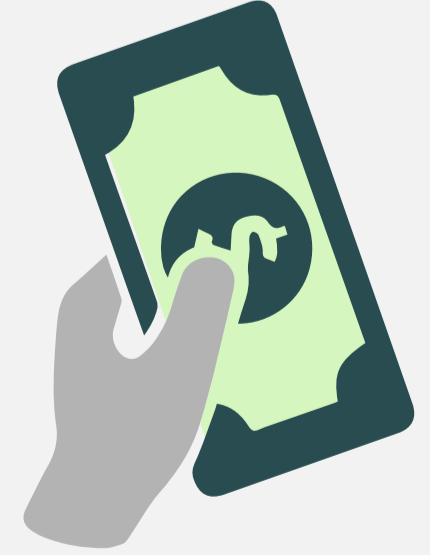
There are types of Medigap plans that will pay for Part B deductible, which is \$185 for the year 2019.



8

PART B EXCESS CHARGE

There are doctors who do not use the Medicare-approved prices but participates in Medicare. They are allowed to charge you a 15% more than the approved rate.



9

FOREIGN EMERGENCY CARE

Medicare Supplements can travel with you and pay up to 80% of your emergency medical costs in other countries.

