

# MEDICARE SUPPLEMENT INSURANCE: AN OVERVIEW OF MEDIGAP

## Medigap plans<sup>1-3</sup>:



Can be purchased to supplement **Original Medicare benefits** (Part A and B) to help pay out-of-pocket costs not covered by Original Medicare, including:

- Co-pays
- Deductibles
- Co-insurance



Are best to purchase when first eligible for Medicare for **better pricing**, policy options and help with acceptance



Are sold by **private companies** licensed by each state



## How many plans are offered?<sup>1,3</sup>

Most states\* have up to:

- **10 standardized** Medigap plans
- **2 high-deductible** plans

## Each plan is named with a letter<sup>1,4</sup>

Insurance companies that sell Medigap policies:

- Do not have to offer every Medigap plan
- Must offer Plan A if they offer any plan



## Pros of Medigap plans<sup>5</sup>

- Predictable costs (no co-pays or out-of-pocket limits for majority of plans)
- Can use any doctor or hospital in the United States that accepts Medicare
- No specialist referrals required



## Cons of Medigap plans<sup>5</sup>

- Higher premiums (average \$155/month in 2023)
- No extra benefits coverage (e.g., vision, hearing services)
- No prescription drug coverage; must purchase Medicare Part D



To learn more about Medicare and supplement insurance, visit [Medicare.gov](https://www.Medicare.gov) or contact your Genentech Representative. See the next page for more information about these plans.

\*In Massachusetts, Minnesota and Wisconsin, Medigap policies are standardized in a different way. Basic benefits covered under Parts A and B may vary by state.<sup>1</sup>

# What Is Covered by Medigap in 2025?<sup>6</sup>

% = % benefit covered by plan



Benefits	A	B	C	D	F*	G*	K	L	M	N
<b>Part A co-insurance and hospital costs</b> up to an additional 365 days after Medicare benefits are used up										
<b>Part B</b> co-insurance or co-pays										
<b>Blood benefit</b> (first 3 pints)										
<b>Part A hospice care</b> co-insurance or co-pays										
<b>Skilled nursing facility care</b> co-insurance										
<b>Part A</b> deductible										
<b>Part B</b> deductible										
<b>Part B</b> excess charge										
<b>Foreign travel emergency</b> (up to plan limits)										
<b>Out-of-pocket limit<sup>‡</sup></b>	N/A	N/A	N/A	N/A	N/A	N/A	\$7,220	\$3,610	N/A	N/A

**Plans C and F are not available to patients who became newly eligible for Medicare on or after January 1, 2020.** Eligible beneficiaries already enrolled in Plan C or Plan F will be able to keep their plan. Those who became eligible for Medicare before 2020 may still be able to buy Plan C or Plan F. People new to Medicare on or after January 1, 2020 can buy Plan D or G instead of Plan C or F.<sup>1,3,6,7</sup>

\*Plans F and G offer a high-deductible plan in some states. Patients must pay for Medicare-covered costs up to the deductible amount of \$2,870 in 2025 before the Medigap plan pays.<sup>1,6</sup>

†Plan N pays 100% of the Part B co-insurance, except for a co-pay of up to \$20 for some office visits and up to a \$50 co-pay for emergency department visits that do not result in inpatient admission.<sup>1,6</sup>

‡After patients meet their yearly out-of-pocket limit and their yearly Part B deductible, the Medigap plan pays 100% of your costs for approved services for the rest of the calendar year.<sup>1,6</sup>

**References:** **1.** Medicare & You 2025. The official U.S. government Medicare handbook. Medicare.gov. Accessed April 8, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf> **2.** Medigap purchasing basics. MedicareInteractive.org. Accessed April 28, 2025. <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps/medigap-purchasing-basics> **3.** Comparing Medigap options. MedicareInteractive.org. Accessed April 28, 2025. <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps/comparing-medigap-options> **4.** Learn what Medigap covers. Medicare.gov. Accessed April 28, 2025. <https://www.medicare.gov/health-drug-plans/medigap/basics/coverage> **5.** Turner T. Medicare Advantage vs. Medigap. Published July 13, 2020. Updated April 17, 2025. Accessed April 28, 2025. <https://www.retireguide.com/medicare/compare/medicare-advantage-vs-medigap/> **6.** Compare Medigap plan benefits. Medicare.gov. Accessed April 8, 2025. <https://www.medicare.gov/health-drug-plans/medigap/basics/compare-plan-benefits> **7.** Medigap overview. MedicareInteractive.org. Accessed April 28, 2025. <https://www.medicareinteractive.org/get-answers/medicare-health-coverage-options/supplemental-insurance-for-original-medicare-medigaps/medigap-overview>