

2026 EDITION

Medicare Supplement (Medigap) 101

A clearer way to understand your choices,
coverage and enrollment windows.

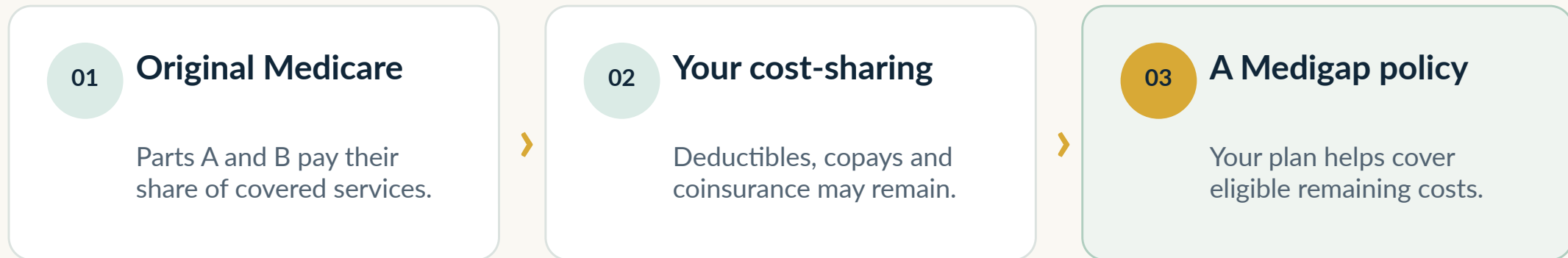
Coverage You Can Trust for the Life You Love.



UNDERSTANDING MEDIGAP

What does Medigap actually do?

It helps pay certain out-of-pocket costs left by Original Medicare.



GOOD TO KNOW Medigap supplements Original Medicare; it does not replace Part A or Part B.

Medigap policies are sold by private insurance companies. Benefits vary by plan letter, not by the insurer offering the same letter.

FIRST THINGS FIRST

Who can enroll in Medigap?

Eligibility starts with your Medicare coverage - and where you live.

01

Original Medicare

You generally need Medicare Part A and Part B.

02

Age 65 or older

A one-time six-month enrollment window starts when you are 65+ and have Part B.

03

Under 65

Some states offer additional Medigap options if you have Medicare due to disability or ESRD.



Important: A Medigap policy cannot be used with a Medicare Advantage (Part C) plan.

A WINDOW WORTH PROTECTING

When is the best time to buy?

Your initial Medigap Open Enrollment Period has special federal protections.

6

MONTHS

Starts the first month you are both 65+ and enrolled in Medicare Part B.

01

During your OEP

Choose any Medigap policy sold in your state. Health status cannot be used to deny coverage or charge more.

02

Guaranteed issue (GI)

Specific events may protect your right to buy a policy later, usually with strict deadlines.

03

Outside protected windows

Medical underwriting may apply. A company may deny an application or charge more based on health.

The yearly Medicare Open Enrollment Period is different from the one-time Medigap Open Enrollment Period.

PLAN CHOICES

The standardized plan letters

In most states, the letter identifies benefits. Premiums differ among insurers.



CORE

Basic cost-sharing benefits



ADDED

Includes the Part A deductible



BALANCED

Includes skilled nursing coinsurance



COMPREHENSIVE

Covers excess charges, not Part B deductible



50% SHARING

Partial cost-sharing; annual out-of-pocket limit



75% SHARING

Partial cost-sharing; annual out-of-pocket limit



MIDDLE GROUND

Pays 50% of Part A deductible



LOWER PREMIUM

Some Part B copays; no excess charges

Plans C and F are generally unavailable to people new to Medicare on or after January 1, 2020. MA, MN and WI have different standardization.

SIDE-BY-SIDE

How the most-searched plans compare

Coverage shown below applies to Medicare-covered services in most states.

Benefit	Plan A	Plan G	Plan N	Plan K	Plan L
Part A hospital coinsurance	Yes	Yes	Yes	Yes	Yes
Part B coinsurance / copays	Yes	Yes	Copays	50%	75%
Part A deductible	No	Yes	Yes	50%	75%
Part B excess charges	No	Yes	No	No	No
Skilled nursing coinsurance	No	Yes	Yes	50%	75%
Foreign travel emergency	No	80%	80%	No	No

2026: Part B deductible = \$283 (not covered by A, G, N, K or L). Plan K out-of-pocket limit = \$8,000; Plan L = \$4,000.

COMPARE THE TRADE-OFFS

Plan G vs. Plan N

Both can help make medical costs more predictable - with different trade-offs.

PLAN G

Comprehensive protection

- Covers Part A deductible
- Covers Part B coinsurance
- Covers Part B excess charges
- No Part B deductible coverage
- Typically higher monthly premium

Often considered for people who value fewer unexpected bills.

PLAN N

Lower premium potential

- Covers Part A deductible
- Up to \$20 for some office visits
- Up to \$50 for certain ER visits
- Does not cover excess charges
- No Part B deductible coverage

Often considered for people comfortable with occasional copays.

Both Plans G and N require payment of the annual Part B deductible (\$283 in 2026).

BEYOND THE MONTHLY PREMIUM

What will I actually pay?

Think about the full year, not simply the price on the quote.

2026 SNAPSHOT

\$283

Medicare Part B annual deductible

Amounts can change each year.

01

Part B premium

You pay this to Medicare, even with Medigap.

02

Medigap premium

Varies by plan letter, ZIP code, carrier and pricing approach.

03

Prescription coverage

Separate Part D coverage may carry a premium and drug costs.

Ask about rate increases, discounts and household pricing.

AFTER YOUR PROTECTED WINDOW

What is medical underwriting?

Outside protected periods, insurers may review your health history.

1

APPLICATION

The insurer may ask about health conditions, medications or recent treatment.

2

REVIEW

Insurers use their own application and underwriting rules.

3

DECISION

The policy may be approved, priced differently or declined, depending on applicable law.



A guaranteed issue right or your Medigap Open Enrollment Period can protect you from medical underwriting.

GUARANTEED ISSUE RIGHTS

Life events can protect your options

Certain events can require insurers to offer specific Medigap plans without health screening.

01

Your Medicare Advantage plan stops covering your area or ends.

02

You lose employer or union coverage that pays after Medicare.

03

Your Medigap insurer becomes insolvent or coverage ends through no fault of yours.

04

You move outside a Medicare Advantage plan service area.

05

You exercise a qualifying first-year trial right after joining Medicare Advantage.

TIME SENSITIVE

Many federal GI deadlines end 63 days after coverage ends. Confirm the event-specific window.

Keep termination letters and other proof. Available plan letters and timeframes depend on the event and state rules.

LOCATION MATTERS

Some states follow different Medigap rules

Federal standards are the starting point, not always the full story.



MASSACHUSETTS

Core and Supplement policy designs instead of standard letters.



MINNESOTA

Basic and Extended Basic designs, plus other state-specific options.



WISCONSIN

A Basic policy design with optional riders and alternatives.

Other state protections

New York offers broad year-round Medigap access; other states may have birthday or anniversary switching rules. Check the current rules where you live.

Rules can change and may differ for applicants under age 65. Confirm details with the state insurance department.

KNOW THE DIFFERENCE

Medigap vs. Medicare Advantage

These are two different ways to structure your Medicare health coverage.

FREEDOM & PREDICTABILITY

Original Medicare + Medigap

- Original Medicare remains your primary coverage.
- Generally use any U.S. provider who accepts Medicare.
- Medigap helps pay covered cost-sharing.
- Usually buy Part D separately for drug coverage.
- Typically has a separate monthly Medigap premium.

ALL-IN-ONE OPTION

Medicare Advantage (Part C)

- Private plan provides your Part A and Part B benefits.
- Often includes drug coverage and extra benefits.
- Provider networks and prior authorization may apply.
- You pay costs as outlined by that plan.
- Premiums and benefits vary by plan and year.

You cannot use a Medigap policy together with Medicare Advantage. Switching later may affect Medigap eligibility.

SET THE RIGHT EXPECTATIONS

What Medigap generally does not cover

A supplement helps with Medicare cost-sharing; it is not a catch-all health plan.



ROUTINE DENTAL

Cleanings and typical dental procedures



ROUTINE VISION

Eye exams and eyeglasses



HEARING AIDS

Devices and routine hearing care



LONG-TERM CARE

Custodial nursing home or personal care



RETAIL PRESCRIPTIONS

Generally require separate Part D coverage



PRIVATE-DUTY NURSING

Routine in-home private nursing support

Need medication coverage? Compare stand-alone Medicare Part D plans alongside your Medigap options.

YOUR PLAN-SELECTION CHECKLIST

Four questions to ask before you apply

A practical framework for comparing options.

1

Are Parts A and B active?

Confirm your eligibility and the start of any open enrollment rights.

2

What care matters most?

Think about your doctors, travel, specialists and ongoing needs.

3

What is the total cost?

Compare premiums, cost-sharing, rate structures and drug coverage.

4

Do state rules protect you?

Ask about guaranteed issue, underwriting and switching rights.

OFFICIAL RESOURCES

[Medicare.gov/medigap](https://www.medicare.gov/medigap) • [Medicare.gov/medigap-supplemental-insurance-plans](https://www.medicare.gov/medigap-supplemental-insurance-plans) • [CMS.gov](https://www.cms.gov)

PERSONALIZED MEDICARE GUIDANCE

Ready to find the right plan?

Let's compare the benefits, costs and enrollment rights
that fit your situation.



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VISIT

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Independent insurance agency. Not connected with or endorsed by the U.S. government or federal Medicare program. Educational information; plan availability varies.