

Below is an easy breakout of your two coverage paths on Medicare:

### Option 1: **Original Medicare**

This includes Part A and B.



**Part A**  
Hospital Insurance



**Part B**  
Medical Insurance

— **You Can Add:** \_\_\_\_\_



**Part D**  
Medicare Prescription  
Drug Coverage



**Supplement Coverage**

(Some examples include coverage from Medicare Supplement Insurance (Medigap) policy or coverage from a former employer or union.)

### Option 2: **Medicare Advantage (Part C)**

These plans are like HMOs or PPOs, and typically include Part A, B and D



**Part A**  
Hospital Insurance



**Part B**  
Medical Insurance

— **Most Plans Include:** \_\_\_\_\_ **Some Plans Also Include:** \_\_\_\_\_



**Part D**  
Medicare Prescription  
Drug Coverage

**Lower out-of-pocket-costs**

(Most plans cover prescription drugs. If yours doesn't, you may be able to join a separate Part D plan.)

## Minnesota - Chart of Standardized Medigap Policies

### Minnesota Benefits

- **Inpatient hospital costs:** Covers the Part A coinsurance
- **Medical costs:** Covers the Part B coinsurance (generally 20% of the Medicare-approved amount)
- **Blood:** Covers the first 3 pints of blood each year
- **Part A hospice and respite cost sharing**
- **Parts A and B home health services and supplies cost sharing**

The check marks in this chart mean the benefit is covered.

Medigap Benefits	Basic Plan	Extended Basic plan
Basic benefits	✓	✓
Part A inpatient hospital deductible		✓
Part A skilled nursing facility (SNF) coinsurance	✓ (Provides 100 days of SNF care)	✓ (Provides 120 days of SNF care)
Part B deductible**		✓
Foreign travel emergency	80%	80%*
Outpatient mental health	50%	50%
Usual and customary fees		80%*
Medicare-covered preventive care	✓	✓
Physical therapy	20%	20%
Coverage while in a foreign country		80%*
State-mandated benefits (diabetic equipment and supplies, routine cancer screening, reconstructive surgery, and immunizations)	✓	✓

### Mandatory riders

Insurance companies can offer 4 additional riders that can be added to a basic plan. You may choose any one or all of these riders to design a Medigap policy that meets your needs:

1. Part A inpatient hospital deductible
2. Part B deductible\*\*
3. Usual and customary fees
4. Preventive care Medicare doesn't cover

\* Pays 100% after you spend \$1,000 in out-of-pocket costs for a calendar year.

\*\*Note: Coverage of the Part B deductible is no longer available to people new to Medicare on or after January 1, 2020. However, if you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to get this benefit.

Minnesota versions of Medigap Plans K, L, M, and N are available. Minnesota versions of high-deductible F are available to people who had or were eligible for Medicare before January 1, 2020. (See page 10 for details on eligibility.)

**Important:** The basic and extended basic benefits are available when you enroll in Part B, regardless of age or health problems. If you're under 65, return to work and drop Part B to join your employer's health plan, you'll get a 6-month Medigap Open Enrollment Period after you turn 65 and retire from that employer when you join Part B again.