

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**  
Hospital 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**  
Hospital 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.)

# Chart of Standardized Medigap Policies

## Wisconsin Benefits

- **Inpatient Hospital costs:** Covers the Part A
- **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 coinsurance** or copayment

Medigap Benefits	Basic Plan
Basic Benefits	✓ *
Part A skilled nursing facility (SNF) coinsurance	✓ *
Inpatient mental health coverage	175 days per lifetime in addition to Medicare's benefit
Home Health Care	40 visits per year in addition to those paid by Medicare
State-mandated benefits	✓ *

\*The check marks in this chart mean the benefits is covered.

For more information on these Medigap policies, visit [Medicare.gov/medigap-supplement-insurance-plans](https://www.medicare.gov/medigap-supplement-insurance-plans) or call your State Insurance Department.

Plans known as "50% and 25% cost -sharing plans" are available. These plans are similar to standardized Plans K (50%) and L (25%). A high-deductible plan (\$2,800 for 2024) is also available.

## Optional Riders

Insurance companies are allowed to offer these 7 additional riders to a Medigap policy:

1. Part A deductible
2. Additional home health care (365 visits including those paid by Medicare)
3. Part B deductible\*
4. Part B excess charges
5. Foreign travel emergency
6. 50% Part A deductible
7. Part B copayment or coinsurance

\*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.