

Medigap Plan Benefits

If your Medicare Part A effective date is before 1/1/2020, you can also purchase Plan C or F

2023	Plan A	Plan B	Plan D	Plan G*	Plan K**	Plan L**	Plan M	Plan N	Plan C	Plan F*
MEDICARE PART A COSTS										
Hospital Deductible: Covers \$1,600 in each benefit period.		★	★	★	50%	75%	50%	★	★	★
Hospital Copayment: Copoly for days 61-90 (\$400) and days 91-150 (\$800) in hospital; also provides payment in full for 365 additional lifetime days.	★	★	★	★	★	★	★	★	★	★
Skilled Nursing Facility Copay: Covers \$200 a day for days 21-100 each benefit period.			★	★	50%	75%	★	★	★	★
Hospice Care: Coinsurance for respite care and other Part A-covered services.	★	★	★	★	50%	75%	★	★	★	★
MEDICARE PART B COSTS										
Part B Annual Deductible: Covers \$226 deductible in 2023									★	★
Part B Coinsurance: Covers 20% coinsurance for Part B services, such as doctors services, laboratory and x-rays, durable medical equipment. Also covers coinsurance for hospital outpatient services.	★	★	★	★	50%	75%	★	Except up to \$20 for office visits and up to \$50 for ER visits (not charged if admitted to hospital)	★	★
Part B Excess/Limiting Charges: Part B excess charges of 15% more than Medicare's approved charge when provider does not take assignment.				★						★
OTHER										
First three pints of blood.	★	★	★	★	50%	75%	★	★	★	★
Foreign Travel Emergency: Covers 80% of emergency care costs when outside the U.S., after annual \$250 deductible, up to maximum lifetime benefit of \$50,000.			★	★			★	★	★	★

*Plan F & Plan G may also offer a high-deductible option where you pay a \$2,700 deductible in 2023 before Medigap coverage starts.

**Plans K and L pay 100% of the Part A and Part B copays after you spend a certain amount out-of-pocket. The 2023 out-of-pocket maximum is \$6,940 for Plan K and \$3,470 for Plan L.

NOTE: For people in NJ under age 65 on Medicare due to disability with Part A effective 1/1/2020 or later, only Medigap Plan D is available.

State of New Jersey, Department of Human Services, Division of Aging Services, State Health Insurance Assistance Program

This project was supported in part by grant #90SAPG0098 from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

Revised October 18, 2022