



Medigap Plans (2026)

Coverage	Plan A	Plan B	Plan C*	Plan D	Plan F*	Plan G**	Plan K	Plan L	Plan M	Plan N
Part A cost sharing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
365 additional hospital days	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part B cost sharing	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓†
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care cost sharing	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility cost sharing	—	—	✓	✓	✓	✓	50%	75%	✓	✓
Part A deductible	—	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B deductible	—	—	✓	—	✓	—	—	—	—	—
Part B excess charges	—	—	✓	—	✓	✓	—	—	—	—
Foreign travel emergency***	—	—	80%	80%	80%	80%	—	—	80%	80%
Annual out-of-pocket limit	—	—	—	—	—	—	\$8,000	\$4,000	—	—

* Plans C & F: Only available to people who were first eligible for Medicare before Jan 1, 2020.

** Plan G: Some carriers offer a high-deductible option. As of 2026, the deductible is \$2,950 after which standard Plan G coverage starts.

*** As of 2026, the foreign travel emergency coverage is subject to a \$250 annual deductible and a \$50,000 lifetime benefit limit.

† Plan N covers Part B coinsurance except for up to \$20 for doctor visits and \$50 for ER visits.