STANDARDIZED MEDICARE SUPPLEMENT (MEDIGAP) PLANS CHART

2026	PLANS AVAILABLE TO ALL APPLICANTS									MEDICARE FIRST ELIGIBLE BEFORE 2020 ONLY		
Medigap Benefits	A	B	D	G	HD-G[1]	K	L	M	N	C	F	HD-F[1]
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up	√	√	√	√	√	√	√	√	√	√	√	√
Medicare Part B Coinsurance or Copayment	√	√	√	√	√	50%	75%	√	√[2] Copays Apply	√	√	√
Blood (First 3 Pints)	√	√	√	√	√	50%	75%	√	√	√	√	√
Part A Hospice Care Coinsurance or Copayment	√	√	√	√	√	50%	75%	√	√	√	√	√
Skilled Nursing Facility Care Coinsurance			√	√	√	50%	75%	√	√	√	√	√
Medicare Part A Deductible: $1736 in 2026		√	√	√	√	50%	75%	50%	√	√	√	√
Medicare Part B Deductible: $283 in 2026										√	√	√
Medicare Part B Excess Charges				√	√						√	√
Foreign Travel Emergency (Up to Plan Limits)			√	√	√			√	√	√	√	√
Medicare Preventive Care Part B Coinsurance	√	√	√	√	√	√	√	√	√	√	√	√
Out of Pocket Limit in 2026					$2950	$8K	$4K					

FOOTNOTES:

1. Plans F and G also have a high deductible option that requires you to pay a plan deductible before the plan begins to pay. Once the plan deductible is me, the plan pays 100% of covered services for the rest of the calendar year.
2. Plan N pays 100% of Part B coinsurance, except for a copayment of up to $20 for some doctor office visits and up to $50 for the emergency room.
3. Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

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09 Standard Medicare Supplement Plans

30 Medicare Supplement Carriers in Florida

08 Carriers ranked “A” or higher on S&P Rating

07 Carriers with at least 30 years of Medicare experience

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