



Co-insurance for skilled nursing facility care: This is a center that deals with the necessary daily participation of skilled nursing or rehabilitation staff. Examples of skilled nursing facility care include intravenous injections and physical therapy. Medicare pays all of the first 20 days, all less \$ 164.50 per day from the 21st to the 100th day of approved costs. Medicare pays nothing after 100 days. Plans pay all, some or none of the first 100 days of

[Myaarpmedicare.com/Rewards](https://myaarpmedicare.com/Rewards) deductibles or co-payments as indicated in the Comparison Table.

Deductible from Part A: This is a deductible for hospitalization. The amount in 2017 is \$ 1316 per stay. The plans pay for all, some or none of the deductible as shown in the Comparison Table.

https://aarpunitedhealthcare.kinja.com/medicare-supplement-plans-1834639417?utm_medium=sharefromsite&utm_source=default_copy&utm_campaign=top

Part B deductible: This is an annual deductible you must pay before receiving any covered Part B benefits, such as visits to the doctor and most other outpatient services. For 2017 this deductible is \$ 183. Only Plans C and F pay this deductible as indicated in the Comparison Table.

Excess charges for Part B: This is an amount that a health care provider may charge in excess of the amount approved by Medicare. Only Plans F and G pay this benefit as shown in the Comparison Table.

Travel emergency abroad: This is medically necessary emergency care not covered by Medicare. The benefit is generally 80% to a lifetime maximum of \$ 50,000 with a deductible of \$ 250. Some plans pay this benefit as indicated in the Comparison Table.

MEDICARE BENEFITS SUPPLEMENT PLANS

Although Medigap plans are managed by private companies such as Blue Cross, United Healthcare or Humana, all Medigap policies must be standardized and must comply with federal and state laws. There are multiple "F" plans offered by several companies, but all exactly the same plan according to the Medicare standard. This facilitates the comparison of "F" plans between two companies, since they are exactly the same coverage but not necessarily the same price. To clarify further, that means that every private company that offers a certain plan has to offer exactly the same benefits as its competition. The same can be said for "N" plans, "C" plans, etc.

Each insurance company decides which Medigap policies they want to sell, although state laws may affect which ones they offer. Insurance companies that sell Medigap policies:

You do not have to offer all Medigap plans

Must offer Medigap Plan A if they offer any Medigap [policy](#).

You must also offer Plan C or Plan F if they offer a plan.

With a Medicare supplement policy (Medigap), you can go to any doctor or other health care provider anywhere in the United States, as long as that doctor or provider accepts Medicare.