

Medicare Supplement Plans (Medigap)

What are Medicare Supplement Plans?

Medicare Supplement Plans, also known as Medigap, are health insurance plans sold by private insurance companies to fill the "gaps" in coverage left by Original Medicare (Part A and Part B). These plans help cover costs like copayments, coinsurance, and deductibles, giving you greater financial predictability and peace of mind.

Benefits of Medicare Supplement Plans:

Medigap plans offer various benefits, depending on the plan you choose. These may include coverage for:

- Medicare Part A coinsurance and hospital costs after Original Medicare benefits are exhausted.
- Medicare Part B coinsurance or copayments.
- Blood transfusions, hospice care coinsurance or copayments.
- Skilled nursing facility care coinsurance.
- Deductibles for Medicare Part A and Part B.

How to Choose the Right Medigap Plan:

Choosing the right Medicare Supplement Plan depends on your individual health care needs and budget. Plans are labeled with letters (such as Plan A, Plan B, etc.) and each offers a different level of coverage. Some plans may also offer additional benefits, like coverage for foreign travel emergencies.

For a deeper understanding of MAPD Plans and to explore your options further, contact Donna. She can provide comprehensive information tailored to your needs, helping you navigate the complexities of Medicare supplement (medigap) plans with clarity and confidence.

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