### Medigap Plan Benefits 2021

**Medicare Part A Costs**
- **Hospital Deductible:** Covers $1,484 in each benefit period.
- **Hospital Copayment:** Copay for days 61-90 ($371) and days 91-150 ($742) in hospital; also provides payment in full for 365 additional lifetime days.
- **Skilled Nursing Facility Copay:** Covers $185.50 a day for days 21-100 each benefit period.
- **Hospice Care:** Coinsurance for respite care and other Part A-covered services.

**Medicare Part B Costs**
- **Part B Annual Deductible:** Covers $203 deductible in 2021
- **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.
- **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.**
- **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 $2,370 deductible in 2021 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 2021 out-of-pocket maximum is $6,220 for Plan K and $3,110 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.

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

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