

## 2024 Wisconsin Medicare Supplement Options

Type of Medigap policy		High deductible	25% cost sharing	50% cost sharing	Basic
High deductible amount		\$2,800	N/A	N/A	N/A
Out-of-pocket limit		N/A	\$3,530	\$7,060	N/A
Basic benefits	Kidney disease	√	√	√	√
	Diabetes care	√	√	√	√
	Chiropractic care	√	√	√	√
	Three pints of blood	√	√	√	√
	Anesthesia for dental	√	√	√	√
	Breast reconstruction	√	√	√	√
	Colorectal cancer screening	√	√	√	√
	Cancer clinical trials	√	√	√	√
Part A	Deductible: \$1,632	√	25%	50%	R (50%/100%)
	Inpatient copays: ≥\$400/day	√	√	√	√
	Skilled nursing facility (SNF) copay: \$200/day	√	√	√	√
	Inpatient mental health stay: 175 days/lifetime	√	√	√	√
	Hospice copay/coinsurance	√	25%	50%	√
A/B	Home health: 40 extra visits	√	√	√	√
	Home health: 365 visits total	√	R	R	R
Part B	Deductible: \$240*	√*			R*
	Coinsurance: 20%	√	5% up to \$3,530	10% up to \$7,060	R
	Excess charges: 15%	√			R
Other	Non-Medicare SNF: 30 days	√	√	√	√
	Foreign travel emergency (limits apply)	√			R

√ = Always covered; R = Optional rider

\* Medigap coverage of the Part B deductible will no longer be available to people who are eligible for Medicare (not necessarily enrolled) on or after Jan. 1, 2020.

References: [OCI's Guide to Health Insurance for People with Medicare in Wisconsin](#); [Medicare.gov](#); [CMS.gov Deductible Announcements](#); [CMS.gov Out-of-Pocket Limits Announcements](#); [NCOA](#)

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(Policy differences only)

Type of Medigap policy	High deductible	25% cost sharing	50% cost sharing	Basic
High deductible amount	\$2,800	N/A	N/A	N/A
Out-of-pocket limit	N/A	\$3,530	\$7,060	N/A
Part A deductible: \$1,632	√	25%	50%	R (50%/100%)
Part A hospice copay/coinsurance	√	25%	50%	√
Home health: 365 visits total	√	R	R	R
Part B deductible: \$240*	√*			R*
Part B coinsurance: 20%	√	5% up to \$3,530	10% up to \$7,060	R
Part B excess charges: 15%	√			R
Foreign travel emergency (limits apply)	√			R

√ = Always covered

R = Optional rider

\* Medigap coverage of the Part B deductible will no longer be available to people who are new to Medicare on or after Jan. 1, 2020.

Note that one must have only been Medicare *eligible*, not necessarily enrolled, before Jan. 1, 2020.

References: [OCI's Guide to Health Insurance for People with Medicare in Wisconsin](#); [Medicare.gov](#); [CMS.gov Deductible Announcements](#); [CMS.gov Out-of-Pocket Limits Announcements](#); [NCOA](#)

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