

2025 Wisconsin Medigap Coverage Chart: Comprehensive

Type of Medigap policy		High deductible	25% cost sharing	50% cost sharing	Basic
High deductible amount		\$2,870	N/A	N/A	N/A
Out-of-pocket limit		N/A	\$3,610	\$7,220	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: \$1,676	✓	25%	50%	R (50%/100%)
	Inpatient copays: ≥\$419/day	✓	✓	✓	✓
	Skilled nursing facility (SNF) copay: \$209.50/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: \$257*	✓*			R*
	Coinsurance: 20%	✓	5% up to \$3,610	10% up to \$7,220	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 is not 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](#)

2025 Wisconsin Medigap Coverage Chart: Condensed

(Policy differences only)

Type of Medigap policy	High deductible	25% cost sharing	50% cost sharing	Basic
High deductible amount	\$2,870	N/A	N/A	N/A
Out-of-pocket limit	N/A	\$3,610	\$7,220	N/A
Part A deductible: \$1,676	√	25%	50%	R (50%/100%)
Part A hospice copay/coinsurance	√	25%	50%	√
Home health: 365 visits total	√	R	R	R
Part B deductible: \$257*	√*			R*
Part B coinsurance: 20%	√	5% up to \$3,610	10% up to \$7,220	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 is not 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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