Massachusetts Medigap

Massachusetts has two Medigap plans, the Core plan and the Supplement 1 plan.

* The Core plan provides very basic benefits including inpatient hospital care, which encompasses
  + Medicare Part A – co-insurance, and an additional 365 days after Medicare’s allowance runs out
  + Medical costs — Medicare Part B co-insurance
  + Blood — first three pints each year
  + Hospice — covers co-insurance
* The Supplement 1 plan covers additional costs.

A breakdown of the differences between the two plans.

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| **Medigap Benefits** | **Core Plan** | **Supplement 1 Plan** |
| Basic benefits | Yes | Yes |
| Inpatient hospital deductible | No | Yes |
| Skilled nursing facilities co-insurance | No | Yes |
| Part B deductible | No | Yes |
| Foreign travel emergency | No | Yes |
| Inpatient mental health | 60 days per calendar year | 120 days per benefit year |
| State-mandated preventive care | Yes | Yes |