

Minnesota

Basic Benefits Included in Medicare Supplement Policies

- **Inpatient Hospital Care:** Covers the Medicare Part A coinsurance
- **Medical Costs:** Covers the Medicare Part B coinsurance (generally 20% of the Medicare-approved payment amount)
- **Blood:** Covers the first three pints of blood each year
- Part A hospice and respite cost-sharing
- Parts A and B home health services and supplies cost-sharing

| Medicare Supplement Benefits | Basic Plan | Extended Basic Plan |
|---------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| Basic Benefits | √ | √ |
| Part A inpatient hospital deductible | | √ |
| Part A skilled nursing facility (SNF) coinsurance | √ <small>(Provides 100 days of SNF care)</small> | √ <small>(Provides 120 days of SNF care)</small> |
| Part B deductible** | | √ |
| Foreign travel emergency | 80% | 80%* |
| Outpatient mental health | 20% | 20% |
| Usual and customary fees | | 80%* |
| Medicare-covered preventive care | √ | √ |
| Physical therapy | 20% | 20% |
| Coverage while in a foreign country | | 80%* |
| Other Minnesota Mandated Benefits | √ | √ |

| Mandatory Riders |
|----------------------------------------------------------------------------------------------------|
| Insurance companies are allowed to offer these four riders to a Medicare supplement policy holder. |
| 1. Medicare Part A Deductible |
| 2. Medicare Part B Deductible** |
| 3. Usual and customary fees |
| 4. Non-Medicare preventive care |

Plans K, L, M and N are available. Minnesota versions of high-deductible F are available to those who had or were eligible for Medicare before January 1, 2020.

* Pays 100% after you spend \$1,000 in out-of-pocket costs for a calendar year.

** Minnesota cannot permit a Medicare Part B medical deductible rider to be issued to those who are newly eligible for Medicare on or after January 1, 2020 as that is contrary to MACRA. However, a Medicare Part B medical deductible rider can be offered or renewed to those first eligible for Medicare prior to January 1, 2020.