

Wisconsin

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 coinsurance or co-payment

Medicare Supplement Benefits	Basic Plan	Optional Riders
Basic Benefits	√	Insurance companies are allowed to offer these seven riders to a Medicare supplement policy holder. 1. Medicare Part A Deductible 2. Medicare 50% Part A Deductible 3. Additional Home Health Care (365 visits including those paid by Medicare) 4. Medicare Part B Deductible* 5. Medicare Part B Co-payment or Coinsurance 6. Medicare Part B Excess Charges 7. Foreign Travel Emergency
Medicare Part A: Skilled Nursing Facility Coinsurance	√	
Inpatient Mental Health Coverage	175 days per lifetime in addition to Medicare's benefits	
Home Health Care	40 visits in addition to those paid by Medicare	
Other Wisconsin Mandated Benefits	√	

Plans known as "50% and 25% cost-sharing plans" are available. These plans are similar to standardized Plans K (50%) and L (25%).

* Wisconsin 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.