



Need Help?  
**1-888-559-0103**

# Medicare Essentials Packet



# 2026 Medicare Costs & Premiums

## PART A (Hospital)

Part - A is inpatient hospital insurance per benefit period that includes skilled nursing facility

A benefit period starts on the first day of service as an inpatient and ends when you have not received skilled care or hospital care for 60 days in a row.

Inpatient Hospital Stay	Medicare Covers	You Pay
<b>Deductible</b>	<b>NOTHING</b>	<b>\$1,736</b> per benefit period
<b>1-60</b> Days	Medicare-approved confinement costs <u>after</u> patient pays deductible not co-insurance met	<b>\$0</b> per day of each benefit period
<b>61-90</b> Days	Medicare-approved expenses <u>after</u> patient pays per day co-insurance met.	<b>\$434</b> per day of each benefit period
<b>60</b> lifetime reserve days	Medicare-approved expenses <u>after</u> patient pays per day co-insurance met.	<b>\$868</b> per day after day 90 of each benefit period
<b>91-150</b> Days	Medicare-approved expenses <u>after</u> patient pays per day co-insurance met.	<b>\$868</b> A Day Coinsurance as much as <b>\$52,080</b>
<b>151 DAYS OR MORE</b>	<b>NOTHING</b>	<b>YOU PAY ALL COSTS</b>
<b>Skilled Nursing Facility Stay</b>		Days 1-20 <b>\$0</b> per day of each benefit period Days 21-100 <b>\$217</b> per day of each benefit period
Eligibility requires three days as an inpatient hospital stay and within 30 days of discharge to be entered into a Medicare approved skilled nursing facility to receive skilled nursing care.	Medicare-approved expenses for first 20 days, then only expenses after patient pays per-day co-insurance for days 21-100.	
<b>Hospice Care</b>		<b>Medicare Co-Payment</b>
Meet Medicare's requirements, including proof of terminal illness.	Medicare-approved expenses, exceptions limited to co-payments for outpatient drugs and inpatient respite care.	
<b>Blood</b>	100% of Medicare-approved amount <u>after</u> patient pays first 3 pints of blood.	<b>First 3 Pints</b>



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# 2026 MEDICARE

## PART B (Medical)

Part - B is Outpatient Medical Insurance that covers physician, test and supplies - per calendar year.

Outpatient Expenses	Medicare Covers	You Pay
<b>Calendar Year Deductible</b>	Incurred Expenses after the required Medicare deductible.	<b>\$283</b> per calendar year
<b>Medical Expenses</b> Inpatient & Outpatient medical/surgical services for physicians; physical & speech therapy & outpatient diagnostic tests.	<b>80%</b> of approved amount.	Generally <b>20%</b> after \$240 deductible is met
<b>Excess Charges</b> Up to 15% above for physicians that don't accept Medicare Assignment.	<b>0%</b> Above approved amount.	<b>ALL COSTS</b>
<b>Clinical Lab Services</b>	Generally 100% of approved amount	Nothing for services
<b>Blood</b>	80% of approved amount <u>after</u> first 3 pints of blood.	First 3 pints plus 20% of approved amount for additional pints.
<b>Home Healthcare</b>	100% of approved amount; 80% of approved amount for durable medical equipment.	Nothing for services; 20% of approved amount for durable medical equipment
<b>Outpatient Hospital Treatment</b>	Medicare payment to hospital, based on outpatient procedure payment rates.	Coinsurance based on outpatient payment rates



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## MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) PLANS 2026

Benefits	A	B	C	D	F	HDF	G	HDG	K	L	M	N
<b>Medicare Part A</b> Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Medicare Part B</b> Coinsurance & copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Blood</b> (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Part A hospice care</b> (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Skilled nursing facility care</b> (First 3 pints)			✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
<b>Part A Deductible: \$1,736</b>		✓	✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
<b>Part B Deductible: \$283</b>			✓		✓	✓						
<b>Part B Excess Charges</b>					✓	✓	✓	✓				
<b>Foreign Travel Emergency</b> (Up to plan limits)			80%	80%	80%	80%	80%	80%			80%	80%

Out-of-pocket limit  
**\$8,000 \$4,000**

- HDF and HDG are deductible versions of the F and G, respectively. If you choose one of the options, this means that you must pay for Medicare-covered costs up to the deductible amount of \$2,950 (2026) before your Medigap plan pays anything.
- Plan N pays 100% of the Part B coinsurance, except for a copayment, of up to 20\$ for some office visits and up to \$50 copayment for emergency room visits that don't result an inpatient admission.
- Plan F, High Deductible Plan F (HDF) & Plan C are ONLY available to those who were considered Medicare-eligible prior to 2020.



# Medicare Supplement VS Medicare Advantage

Medigap vs Medicare Advantage - Chart gives a quick side-by-side breakdown of the differences:

	Medigap Plan	Medicare Advantage
<b>Doctors &amp; Hospitals</b>	You choose your doctor and hospital	Required to use approved doctors and hospitals
<b>Specialists</b>	No referrals needed	Must first see your PCP
<b>Approvals for procedures</b>	None	Yes
<b>Networks</b>	No network restrictions. Nationwide coverage	HMO - Cannot leave network. PPO - Can go out of network at a much higher cost
<b>When you can change plans</b>	Any time in the year	Specific times in the year
<b>Out-of-Pocket Costs</b>	Little to none	Plan dependent. Up to \$10,000 assuming the procedures are approved
<b>Prescription Drugs</b>	Not included, but much wider selection of options which saves you money	Included, but the carrier decides your plan which usually costs more in copay
<b>Cancer coverage</b>	Usually 100% coverage depending on the medigap plan	You pay 20%

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# "We want you to work with us. Here's Why..."

The biggest Medicare obstacle is finding the right agent to work with, and it can be argued that it's the most important decision you will make when understanding your choices. Most seniors are primarily concerned with premium and carrier. We agree they are essential, but choosing an agent you can turn to over the years and receive objective feedback is vitally important as well. We feel it's even more important as switching carriers due to high rate increases and other factors is all too common. As you will come to learn if you haven't already.

## Why should you choose us?

- We are independent and that means we can provide you unbiased advice on all Medicare carriers.
- We are contracted with 20+ carriers which allows us to find the most comprehensive plans at the lowest cost.
- We have 100's of Five-Star reviews from our clients on Google, Facebook, and Trust Pilot (Go ahead and search for yourself!)
- It is completely free to work with us.
- We are licensed to serve your State (that's right we are in 49 states)

**B** Brenda Rodriguez  
US · 1 review

Oct 26, 2025



Eric Rosenberg

I can't thank enough Mr. Eric Rosenberg as he was a true professional from start to finish. He listened patiently to the specific needs and concerns for finding the right Health Plan for my mother-in-law. His extensive knowledge of the various health insurance options was immediately apparent. He didn't just present a standard package; he took the time to explain the nuances of different plans, empowering us to make an informed decision.

Thanks to his diligence, he found a plan that provides better coverage than I expected. I was impressed by Mr. Rosenberg's dedication to finding the right solution by even calling the key physicians we were interested in order to ensure the plan would cover the required needs. This level of service is what truly sets a company apart, and it is the reason I will be a loyal client for years to come. Eternally grateful!!!  
Judith Torres

September 30, 2025 Unprompted review

**D** Dirk Elston  
US · 1 review

Dec 3, 2025



Jackson Edwards is the best

Jackson Edwards was the agent I worked with. I knew within the first couple of minutes he was very knowledgeable. I had already made five previous phone calls, two of which I just hung up on. Jackson cleared up the Part B excess issue. He also explained that we could continue to work with him if we move to another part of the country, and the premiums would likely be less. I had done research, but he pointed out several things I didn't know. He is patient and a good listener. Great job, Jackson!

November 24, 2025 Unprompted review

**T** Timothy Parker  
US · 1 review

Dec 10, 2025



Satisfied with this experience

We are very pleased with the help we received from both Eric and Jackson. We were assisted with finding more affordable supplemental insurance as well as adding the dental and vision options we were wanting. They were both super helpful and knowledgeable of the products they offered to us. They continued to work diligently when my wife had difficulty with one policy. They found an acceptable option and got her insured while still saving us money from our previous policy. Very satisfied with the entire experience.

November 4, 2025 Unprompted review

**RP** Rick Plage  
US · 10 reviews

Nov 26, 2025



They know the business

Medicare Nationwide is a huge help in finding rates and trustworthy companies to handle Medicare supplements (Medigap policies). They're free and fast, and saved me from spending time calling individual insurers, with all the hassles that entails. Great customer service, they told me what looked good, handled the application, saved me money.

November 25, 2025 Unprompted review

**TO** Topcat  
US · 1 review

Jan 17, 2025



✓ Verified

Jackson and Eric are the best...

I watched hours and hours of videos about Medicare plans on youtube. I really liked the way Jackson (and Eric) explained the different coverages, plans and companies. They were thorough and really know their stuff. Their website has lots of valuable tools that I didn't find anywhere else. In talking with Jackson, I found him knowledgeable, understanding and interested in finding the right plan and company for me. He was great and I'm glad I chose Medicare Nationwide to help me navigate the Medicare minefield.

December 12, 2024

**D** Dennis Smith  
US · 1 review

Nov 8, 2024



Medicare Nationwide helped me save money

Eric Rosenberg and his coworkers are very efficient, patient and knowledgeable. Eric helped us save a lot of money on our Medicare Supplement Plan G. Eric answered all my questions clearly. They stayed in touch after we concluded our business and called to check on us. Excellent experience with Medicare Nationwide.

August 22, 2024 Unprompted review

- Most importantly, we provide ongoing customer service, including a review call every year which ensures you're always with the right Medicare supplement and Drug Plan carrier. We want the opportunity to earn your trust and alleviate any confusion you might have in the process. Trust is not assumed, it is earned. Please call us to discuss your options, and we can provide you with a no-obligation quote on rates in your area today, or schedule a time to discuss your needs in the future.



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