

WHAT YOUR CLIENT NEEDS TO KNOW ABOUT MEDICARE 2025

Medicare Eligibility

- Part A & B - at age 65. But you may not have to enroll if you still have credible coverage through your or your spouse's employer. Some small groups may require you to enroll in Medicare to be primary and your group health would be secondary. Consult your group carrier to determine what is required.
- No penalty if you enroll in Medicare Part B after age 65 if you had group coverage. If you don't enroll in Part B during your eligibility period, it is 10% for each 12 month period you don't enroll.

This is not a complete statement of Medicare benefits. Please visit www.Medicare.gov with your client for full details and to review their particular needs. For agent use only. Not for use with the public.

*See reverse side for specific details on Part B premiums based on income



Part A – In-Patient Care

Hospital, Skilled Nursing Home, Hospice

- Medicare Part A premium – \$0.00

Deductibles & co-pays:

- Hospital – \$1,676 days 1-60
- Skilled Facility Care – \$0 days 1-20, \$209.50 days 21-100, no coverage after day 100 (after 3 days, inpatient hospital stay. Discharge day doesn't count)



Part B – Physician Care

Medically necessary doctor's services, outpatient care, home health services

- Monthly Premium \$185.00 (new enrollees)
- Deductible – \$257 a year
- Co-Insurance 20% of Medicare allowable amount. No cap
- Home Health Services include physical, speech, occupational therapies.
- Accepting Assignment (balance billing). Some physicians accept Medicare reimbursement as payment in full. If they do not, the insured is responsible for the "Balance Billing"

Medigap Policies

- Plans A-N (no J, C or F for new Medicare eligible.)
- Plans are standardized from carrier to carrier. Every plan offers the same coverage.
- Covers deductibles, co-insurance, foreign travel, balance billing, etc.
Does not cover Prescription
- Open Enrollment - Automatic approval to any med sup plan when you first enroll in Medicare Part B
- Guaranteed Issue - Depends on when you were Medicare eligible. Eligible after 1/1/2020 can purchase any available plan. Eligible before 1/10/2020, under “old” rules. Cannot purchase plans G or N.

Monthly Medicare premiums for 2025

The standard Part B premium for 2025 is \$185.00 If you’re single and filed an individual tax return, or married and filed a joint tax return, the following chart applies to you.

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$185.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	74.00	259.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	185.00	370.00
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	295.90	480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	406.90	591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	443.90	628.90