



2021 MEDICARE 101 /COPAYS/DEDUCTIBLES/PREMIUMS CHART

Medicare Plan	How do I Enroll	What does it cover	Premiums/Costs	Deductibles/Co-Pays
<p><u>Part A</u></p> <p><u>Original Medicare Hospital Insurance</u></p>	<ul style="list-style-type: none"> You can enroll and are eligible for Part A on your 65th Birthday Social Security – will send notice 3 months before you turn 65 or The 25th Month of Disability due to enrollment because of Disability Eligibility You will receive Initial Enrollment Package in the mail which contains your Medicare Card and “Medicare and You Booklet” If you are not automatically eligible for Part A you will need to sign up Contact Social Security office at least 3 months before you turn 65 You do not have to be retired to receive Medicare at 65 	<p><u>Covers 100% of Inpatient Care:</u> (After Deductible)</p> <ul style="list-style-type: none"> Hospitalization Skilled Nursing Facilities Rehab Facilities Hospice Home Health Care Three Pints of Blood Inpatient Care in Religious Nonmedical Health Care Institution (Room & Board) <p>See pages 26 to 29 in Medicare & You Book for <u>Part A</u> Services</p>	<ul style="list-style-type: none"> Part A - Free – If contributed more than 40 Quarters (10 years) to Social Security. You pay monthly premiums for Part A if you have not contributed more than 40 quarters (10 years). <p style="text-align: center;"><u>2021</u></p> <ul style="list-style-type: none"> 30-39 Quarters <u>\$259.00/monthly</u> <30 Quarters <u>\$471.00/monthly</u> 	<p><u>Hospital Deductible:</u> <u>\$1484.00</u></p> <p>*Benefit Period (60 Days) *</p> <ul style="list-style-type: none"> Days 0-60 – no copay Days 61-90-<u>\$371/day</u> Days 91-150-<u>\$742/day</u> Full coverage after day 150 <p>**Begins with admission and ends after 60 days without hospital/skilled nursing care</p> <p><u>Inpatient Skilled Nursing Facility or Rehab Deductible:</u> Must follow 3 day stay in hospital (Observation Days do not count)</p> <ul style="list-style-type: none"> Days 1-20 - <u>\$0</u> Days 21-100 - <u>\$185.50/day</u> Hospice/Home Care No Deductibles
<p><u>Part B</u></p> <p><u>Original Medicare Medical Insurance</u></p>	<ul style="list-style-type: none"> Automatic eligibility at 65th Birthday, or 25th month of SSDI. Part B Initial Enrollment Eligibility Period is 7 months This is 3 months before 65th birthday, on 65th birthday, or 3 months after 65th birthday. If you or spouse, or family member, if disable and has Group Health Insurance, you do not need to enroll in Part B, but need to notify the Social Security Office of receipt of Credible Health Insurance Coverage. 	<p><u>Part B Covers 80% of</u></p> <ul style="list-style-type: none"> Doctor’s Services/Visits Specialist Visits Outpatient Care Diagnostic tests Ambulance Services Durable Medical Equipment Emergency Room 100% for Preventive Services - To view all Preventive Services. See pages 30 to 51 in Medicare & You Book for all <u>Part B</u> Services. Look for BLUE APPLES 	<p style="text-align: center;"><u>2021 Part B Monthly Premium</u></p> <p><u>\$148.50 Monthly (\$445.50 Quarterly) for all Medicare Enrollees for the year 2021</u></p> <ul style="list-style-type: none"> Some Medicare Beneficiaries may pay an additional Income Related Premium for Part B and Part D, if their income is greater than \$87,000. 	<p style="text-align: center;"><u>2021</u></p> <ul style="list-style-type: none"> Part B - Annual Deductible is <u>\$203.00</u> yearly You pay TOTAL cost Part B Annual Medical Deductible once a year You pay 20% of the Part B Medical and Coinsurance Cost

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<p><u>Part C</u></p> <p><u>Medicare Advantage</u></p> <p><u>Medicare Benefits</u></p> <p>(A+B+C+D)</p> <p>Managed Care Plans are: HMO/PPOs</p>	<ul style="list-style-type: none"> Medicare Beneficiaries can enroll by contacting the Delaware County Apprise Program 484 494-3769, directly contacting the Advantage Plan, or enrolling online through www.medicare.gov. If you opt for a Medicare Advantage Plan (HMO-PPO), you cannot purchase a separate Medicare Supplement Insurance Policy. Annual Enrollment Period October 15 - December 7 yearly. 	<p>Covers Part A and Part B Benefits and most Advantage Plans include Part D Plans as some companies include the Prescription Drug Plans in their Advantage Plan Premiums.</p> <p>Some companies include some vision, dental, and hearing coverage, and other options.</p>	<p>Insurance Companies set the premiums.</p> <p>Vary State to State, County to County</p>	<p>Premiums, co-insurances, deductibles, and co-pays vary with each policy and company.</p>
<p><u>Medicare Supplement - Medigap Insurances</u></p>	<p>There is a <u>Six Month Guaranteed Issuance Period</u> during Initial Enrollment into Medicare and/or Medicare Part B. <u>Medicare Annual Enrollment Period</u> is not the time to change Medicare Supplemental Plans. Supplemental Plans can be changed anytime during the year if the company allows.</p>	<p>9 Plan types with labels of A-B-D-G-G High Deductible, K, L, M and N Benefits vary with each plan type</p> <p>Plans C and F will be terminating for New Medicare Beneficiaries enrollees who will be as enrolling of January 2020.</p>	<p>Premiums vary by Supplemental Insurance Company.</p> <p><i>Benefits are the same across the country for each plan type, regardless of premium.</i></p>	<p>Most plans do not have deductibles or co-pays.</p> <p>Premiums, coinsurances, deductibles, and co-pays vary with each policy and company.</p>
<p><u>Part D 2021 Medicare Prescription Drug Plan (PDP)</u></p> <p><i>New to Medicare Beneficiaries have two months to enroll into a Part D Plan</i></p>	<ul style="list-style-type: none"> Medicare Beneficiaries can enroll by directly contacting the Part D Plan or enrolling online through www.medicare.gov. If you have one of the Prescriptions Plans listed below you may not need to purchase a separate Part D Plan: VA Benefits PACE/PACENET Employer Prescription Coverage equivalent to basic Part D Prescription Benefit Plan 	<p>Part D Plans are administered through private insurance companies who offer Medicare Prescription Drug Insurance (PDP's), to Medicare beneficiaries. These plans are approved and monitor by Medicare.</p>	<p>Premiums and copays vary by Insurance Provider.</p> <p><u>Donut Hole (2021)</u></p> <ul style="list-style-type: none"> Begins when drug costs reach \$4,130 (All Medicare Beneficiaries receive this amount yearly to cover medication expenses) You 25% cost of a Brand Name Drug or 25% cost of a Generic Drug -until the total drug costs reach \$6,550 for year After \$6,550 is reached Medicare Catastrophic Coverage begins – Medicare pays 95% and you pay 5% 	<p><u>Part D Prescription Plan Deductible for 2021</u> \$445.00</p> <p>The 2021 Basic Premium for the minimum Part D plan is set at \$33.06 per month.</p> <p>Plan premiums, coinsurances, deductibles, and co-pays vary with each policy and company.</p>

11/10/2020

Resources: Medicare Website www.medicare.gov
Medicare Hotline 1-800-Medicare (1-800-633-4227)

Social Security Administration Website www.socialsecurity.gov
APPRISE Delaware County Office 484-494-3769

