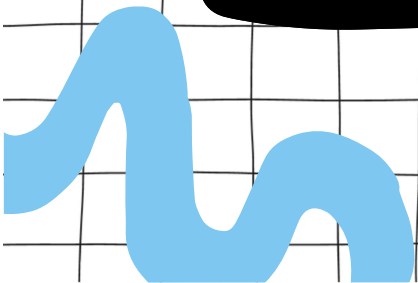
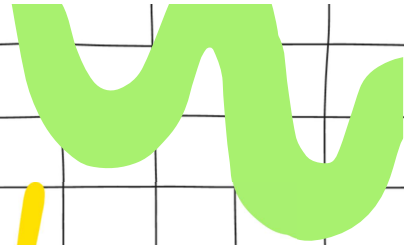
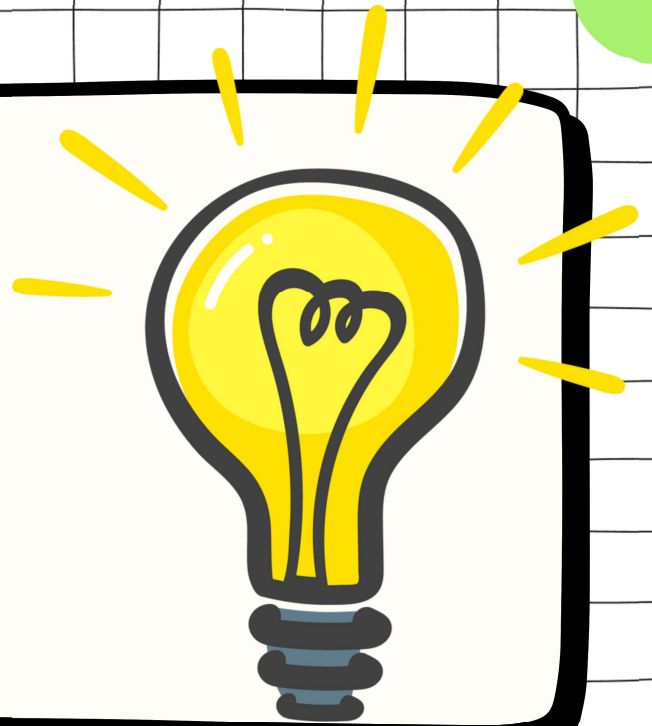


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BREAKDOWN OF

PART A/B &

IRMAA



OUT-OF-POCKET COSTS

-\$0 Monthly Premium

-\$1,600 (2024 \$1,632) Deductible-60 day window

Hospital Coinsurance

-Days 1-60 \$0 Benefit Period

-Days 61-90: \$408 /day of each benefit period

-Days 91 and 150: \$816 or until lifetime reserve days have been used (up to 60 days over your lifetime)

Skilled Nursing Stay Coinsurance

-Days 1-20: \$0 for each benefit period

-Days 21-100: \$204/day for each benefit period

-Days 101 and beyond: All costs

WHAT IS PART A

- PROVIDES COVERAGE FOR:
- -INPATIENT HOSPITAL CARE
- -SKILLED NURSING FACILITIES
- -HOSPICE CARE
- -LIMITED HOME HEALTH CARE

PART B

PART B COVERS

-DOCTOR VISITS AND PREVENTATIVE CARE SERVICES

-OUTPATIENT SURGERY

-DIAGNOSTIC SCREENINGS

-EMERGENCY CARE

-DURABLE MEDICAL EQUIPMENT

YOU ARE RESPONSIBLE FOR A CALENDAR YEAR DEDUCTIBLE OF \$240 PER YEAR, THEN YOU HAVE A CO-INSURANCE OF 20% OF THE SHARED COSTS

THERE IS NO MAX, IT'S UNLIMITED(SCARY)

2024 Medicare Part B IRMAA

Individual 2022 Income Joint Tax Return Married & Medicare Part B Premium Monthly D Total Premium
Separate Tax Return Premium 2024

Less than \$103,000	Less than or equal to \$206,000	Less than or equal to \$103,000.	\$174.70	---	\$174.70
Greater than \$103,000 and less than \$129,000	Greater than \$206,000 and less than or equal to \$258,000.	Not Applicable	\$244.60	\$12.90	\$257.50
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000.	Not applicable.	\$349.40	\$33.30	\$382.70
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000.	Not applicable.	\$454.20	\$53.80	\$508.00
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000.	Greater than \$103,000 and less than \$397,000.	\$559.00	\$74.20	\$633.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	Greater than or equal to \$397,000	\$594.00	\$81.00	\$675.00

WAYS TO REDUCE PART B PREMIUM

THERE ARE A COUPLE OF DIFFERENT WAYS TO REDUCE YOUR PART B PREMIUM, SO YOU DON'T HAVE THAT INCREASED COST. REMEMBER, YOUR PART B PREMIUM IS BASED OFF YOUR MODIFIED ADJUSTED GROSS INCOME FROM 2 YEARS PRIOR

AMENDED INCOME TAX RETURNS

CALL [+1 800-772-1213](tel:+18007721213) AND TELL THE REPRESENTATIVE YOU WANT TO LOWER YOUR MEDICARE INCOME-RELATED MONTHLY ADJUSTMENT AMOUNT (IRMAA) IF YOU HAD AN AMENDED INCOME TAX RETURN.



IF YOU'VE HAD A LIFE-CHANGING EVENT THAT REDUCED YOUR HOUSEHOLD INCOME, YOU CAN FILE AN APPEAL TO LOWER THE ADDITIONAL AMOUNT LIFE-CHANGING EVENTS INCLUDE MARRIAGE, DIVORCE, THE DEATH OF A SPOUSE, LOSS OF INCOME, AND AN EMPLOYER SETTLEMENT PAYMENT.

FILL OUT FORM SSA-44. CLICK ON THE LINK TO



FORM SSA-44

FIND A MEDICARE ADVANTAGE PLAN WITH A PART B GIVEBACK

THERE ARE CERTAIN MEDICARE ADVANTAGE PLANS THAT PUT A SPECIFIC DOLLAR AMOUNT BACK ONTO YOUR SOCIAL SECURITY CHECK EVERY MONTH. YOU DO NEED TO BE RECEIVING YOUR SOCIAL SECURITY INCOME TO RECEIVE IT

