

Medicare Explained

Understand How Medicare Works



Medicare



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

*Not affiliated with or endorsed by the government or the federal Medicare program. This is a solicitation of insurance.



Helpful Links



Apply for Medicare



Enrollment Timeline



Card Usage Approval

Medicare Part A

Facility Services



In-Patient
Hospitalization



*Skilled Nursing
(*Not custodial or
long-term care*)



*Home Health
Care



*Hospice Care

Monthly Premium = Typically \$0

*You must meet certain conditions to get these benefits.



Medicare Part A

Hospital Insurance

Service		Your Cost Share
Hospitalization	Days 1-60	\$1,676 deductible
	Days 61-90	\$419 coinsurance per day
	Days 91-150 (Lifetime Reserve Days)	\$838 coinsurance per day
	Beyond 150 days (After using Lifetime Reserve Days)	All costs for the remainder of your stay
Skilled Nursing Facility Care	Days 1-20	\$0
	Days 21-100	\$209.50 coinsurance per day
	Days 100+	All costs for the remainder of your stay



Information in this chart reflects cost and cost-sharing information from 2025.



Medicare Part B

Outpatient Services



Office Visits



Emergency Room /
Urgent Care



Surgeons



Radiology Labs



Ambulance -
Ground



Ambulance
- Air

Monthly Premium = \$185 in
2025 (*Typically*)



Medicare Part B

Service	Medicare Part B Pays	Your Cost Share
Medical Expenses, Outpatient Hospital Expenses	80% of the approved amount (<i>once the annual deductible has been met</i>)	\$257 deductible per calendar year
		20% of the approved amount

Medicare Assignment: Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for the covered services. In 2024, the most a physician can charge for services covered by Medicare is 115% of the fee schedule amount for non-participating physicians. This is also known as Medicare Part B excess charges.



Information in this chart reflects cost and cost-sharing information from 2025.



Medicare Part B

Yearly Income from 2023



File Individual Tax Return	File Joint Tax Return	Income Related Monthly Adjustment	You Pay Each Month (in 2025)
\$106,000 or less	\$212,000 or less	\$0	\$185.00
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	\$74.00	\$259.00
above \$133,000 up to \$167,00	above \$266,000 up to \$334,000	\$185.00	\$370.00
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	\$259.90	\$480.90
above \$200,000 & less than \$500,000	above \$400,000 & less than \$750,000	\$406.90	\$591.90
\$500,000 or above	\$750,000 or above	\$443.90	\$628.90

The attached chart shows how the Part B premium could be effected based on income amounts. The chart above displays your 2025 premium, which is based on your annual income in 2023. For additional details, visit Medicare.gov.



Helpful Links



CMS.Gov

Medicare Supplements

	Plans available to all applicants						Medicare first eligible before 2020 only	
Service	*G	**N	L	K	B	A	*F	C
Medicare Part A (<i>Hospitalization</i>) coinsurance plus 365 additional hospital days after Medicare benefits end	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part A Deductible	✓	✓	75%	50%	✓		✓	✓
Medicare Part B Coinsurance or Co-payment	✓	Copay	75%	50%	✓	✓	✓	✓
Medicare Part B Deductible							✓	✓
Medicare Part B Excess Charges	✓						✓	✓
Blood (<i>first three pints</i>)	✓	✓	75%	50%	✓	✓	✓	✓
Foreign Travel Emergency (<i>up to plan limit</i>)	80%	80%					80%	80%
Hospice Part A Coinsurance or Co-payment & Respite Care Expense	✓	✓	75%	50%	✓	✓	✓	✓
Skilled Nursing Facility Coinsurance	✓	✓	75%	50%			✓	✓
2024 Out-of-Pocket Limit (<i>Plans K & L only</i>)			\$3,530	\$7,060				

*Plan F & G also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs (*coinsurance, co-payments, deductibles*) up to the deductible amount of \$2,800 in 2024 before your policy pays anything.

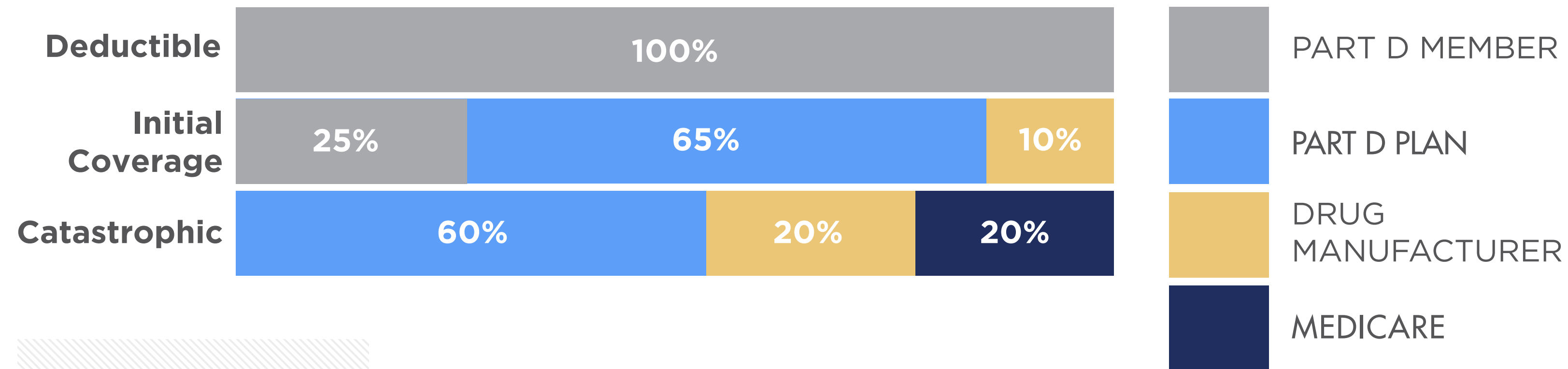
**Plan N pays 100% of Part B coinsurance, except for a co-payment of up to \$20 for some office visits and up to \$50 co-payment for emergency room visits that don't result in an inpatient admission.

← MOST COVERAGE LEAST →



Part D

2025 Benefit Redesign



In 2025, Part D plans & drugs manufacturers will pay a larger share of costs in the catastrophic stage, Medicare will pay a smaller share.

In 2025, the coverage gap stage was eliminated, with a \$2,000 true out-of-pocket max. Members have no cost-share for Part D covered drugs after initial coverage stage is completed.

Medicare Prescription Payment Plan: Carriers will contact enrollees and provide program information, including: the opt-in process, participant protections, and data needed to evaluate the program.

For additional details, visit [Medicare.gov](https://www.Medicare.gov).



Part D

Understanding Cost

Important Things to Know About Part D:

Lower Drug Costs

Provides Protection Against Higher Costs

Penalties *(May)* be Incurred

Plans Have Formularies

Without Part D, Members Pay the Full Cost for Prescriptions.



Medicare Part D

Yearly Income from 2023



File Individual Tax Return	File Joint Tax Return	Income Related Monthly Adjustment	You Pay Each Month (in 2025)
\$106,000 or less	\$212,000 or less	\$0	Your Plan Premium
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	\$13.70	\$13.70 + Your Plan Premium
above \$133,000 up to \$167,00	above \$266,000 up to \$334,000	\$35.30	\$35.30 + Your Plan Premium
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	\$57.00	\$57.00 + Your Plan Premium
above \$200,000 & less than \$500,000	above \$400,000 & less than \$750,000	\$78.60	\$78.60 + Your Plan Premium
\$500,000 or above	\$750,000 & above	\$85.80	\$85.80 + Your Plan Premium

The attached chart shows how the Part D premium could be effected based on income amounts. This chart is for 2025. For additional details, visit Medicare.gov.



 **Helpful Links**



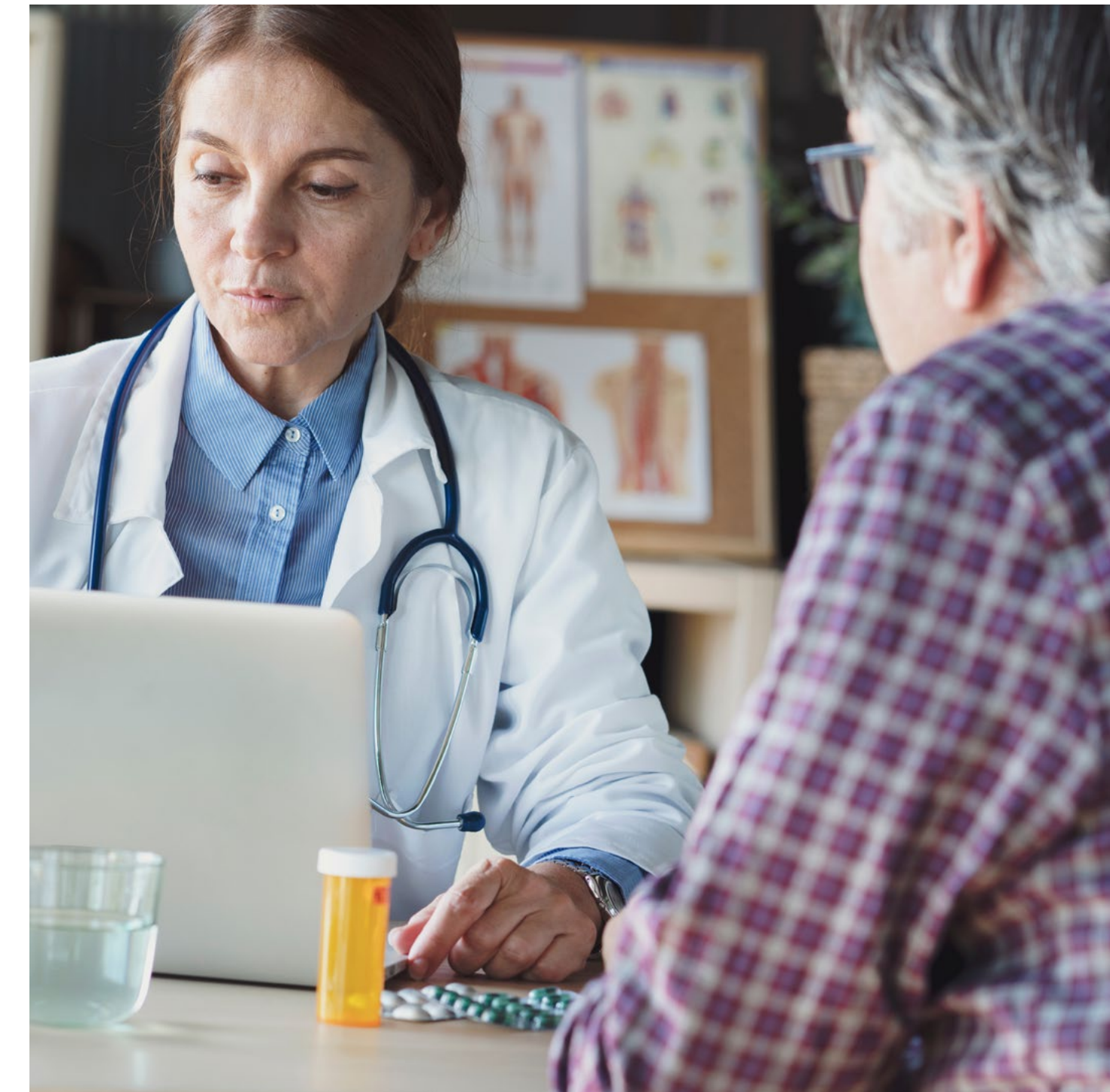
CMS.Gov

Medicare Part D

	Monthly Income is Less Than	Total Assets are Less Than
Individual	\$1,822.50	\$16,600.00
Married Couples	\$2,465.00	\$33,240.00

Information in this chart reflects income and asset limit information from 2025.

*You may be able to get assistance paying your prescription drug costs.



 **Helpful Links**



LIS Application

Medicare Advantage

(Part C) One Plan - One Card



Medicare Part A
(Hospital)



Medicare Part B
(Doctor)



Medicare Part D
(Pharmacy)



 **Helpful Links**



[Medicare.Gov](https://www.medicare.gov)

Medicare Advantage

Understanding Your Plan

Some Costs to be Aware of Include:

Deductibles (*if any*)

Copays

Providers in Network? (*HMO, PPO, etc.*)

*Extra benefits

Yearly out-of-pocket limits

Premiums

****Some plans MAY include additional benefits.***



Coverage Options

Step 1:

Enroll in Original Medicare *(when eligible)*

Original Medicare

Part A: Covers hospital stays

Part B: Covers doctor & outpatient visits

Step 2:

Determine if you need additional coverage *(You have two options)*

Option 1: *(Add 1 or both)* Medicare Supplement Insurance

Covers costs NOT paid by Part A

And / Or

Medicare Part D
Covers prescription drugs

Option 2: Medicare Advantage *(Part C)*

Combines Parts A & B

May provide additional benefits
May cover prescription drugs



Helpful Links



Apply for Medicare



Enrollment Timeline

Additional Coverage

There are Options to Help Cover Medical Services Costs for:



Hospital Co-pays
(On MA Plans)



Skilled Care
(Rehab Facility)



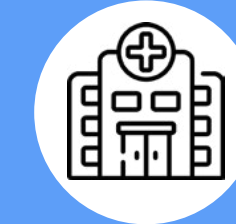
*Cancer, Heart
Attack, Stroke

**Out of pocket exposure with MA Plans*

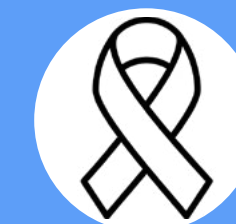
Watch a Short Video on Each
Topic to Learn More



Helpful Links



Hospital Indemnity



Cancer, Heart, Stroke



Home Health Care



Precision Care (Cancer)



TGEN

Hospital Plans

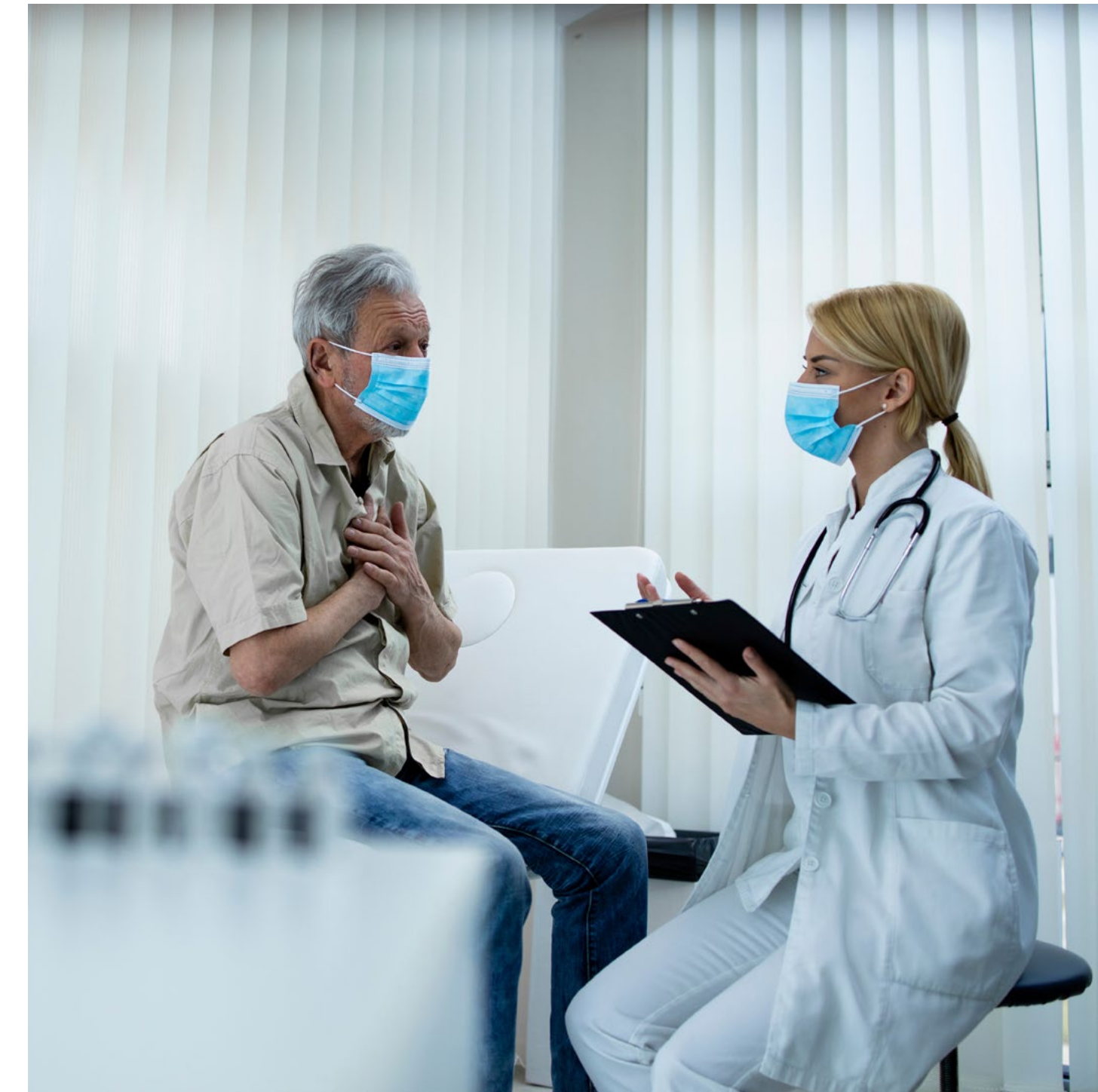
Things to Know

Pays regardless of other coverage

Pays if admitted for inpatient or under observation stays

Benefits from 3-30 Days *(Typically)*

1. Varies by state
2. Restores after discharged for 60 days



Why Cancer Coverage

1 in 2 Men & 1 in 3 Women May develop cancer in their lifetime	34%	80%	40%
	of cancer survivors will have to borrow money to pay medical expenses	of cancer survivors used savings to pay for medical expenses	Average drop in income the first three years after cancer diagnosis



Lump sum payments from a cancer plan can not only go towards the cost of cancer treatment, but can also help cover the cost of:

- Modifications to your home (*for post treatment accessibility*)
- Transportation and lodging for treatment
- Living expenses
- Loss of income

