

WHAT ARE MY MEDICARE COVERAGE CHOICES?

There are two main ways to get Medicare coverage:

1. Original Medicare – **Part A** (hospital) and **Part B** (medical)
 Medicare is a federal health insurance program for people who are 65 or older, certain young people with disabilities, and people with end-stage renal disease (permanent kidney failure requiring dialysis or transplant); OR
2. Medicare Advantage Plan – **Part C** (MAPD)

Original Medicare

PART A (Hospital)	PART B (Medical)
No monthly premium if you paid into Medicare taxes while working last 10 years	Premium \$135.50 This premium automatically deducts from monthly SS check
\$1,364 deductible	\$185 deductible 80/20



<p>MEDIGAP/Medicare Supplement Plan A,B,C,D,F,G,K,L,M,N (10 plans - F is most popular)</p> <p>Medigap Premium \$ _____</p>



<p>Part D (Drug Plan)</p> <p>Must enroll in Part D drug plan or pay a penalty (1% of the “national base beneficiary premium, \$35.63 in 2017)</p> <p>Part D Premium \$ _____</p>

Total Monthly Premium \$

Medicare Advantage Plans

PART C	
Combines Part A, B & D. If you have an MAPD, you cannot be enrolled in a Medigap plan	
Part B Premium	\$ 135.50
MAPD Premium	\$ _____
Total Monthly Premium	\$ _____

Total Monthly Premium \$

Part B Costs

You pay a premium each month for Part B. If you get Social Security, Railroad Retirement Board, or Office of Personnel Management benefits, your Part B premium will be automatically deducted from your benefit payment. If you don't get these benefit payments, you'll get a quarterly bill.

Most people will pay the standard premium amount. If your *modified* adjusted gross income is above a certain amount, you may pay an Income Related Monthly Adjustment Amount, (IRMAA). Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago, (the most recent tax return information provided to Social Security by the IRS).

If your yearly income in 2017 was:			You pay:(in 2019)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	not applicable	\$270.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	not applicable	\$352.20
above \$160,000	Above\$320,000	above \$85,000	\$433.40

Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2017 was:			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2019)
\$85,000 or less	\$170,000 or less	\$85,000 or less	Your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$12.40 + your plan premium
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	not applicable	\$31.90 + your plan premium
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	not applicable	\$51.40 + your plan premium
above \$160,000	above \$320,000	above \$85,000	\$74.80 + your plan premium