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JCCAA MEDICARE PRESENTATION

WHAT IS MEDICARE?



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WHAT IS MEDICARE?

MEDICARE IS HEALTH INSURANCE FOR PEOPLE:

- 65 or older
- Certain people under 65 with disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

HOW TO SIGN UP FOR MEDICARE



CLUTCH CITY INSURANCE

HOW TO SIGN UP FOR MEDICARE

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Contact Social Security
1-800-772-1213

+

Go to your local Social
Security Administration


+

Medicare.gov

+

Miscellaneous
(regarding Medicare card)

NEW!

MEDICARE  **HEALTH INSURANCE**


1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY
JANE DOE

MEDICARE CLAIM NUMBER SEX
000-00-0000-A **FEMALE**

IS ENTITLED TO EFFECTIVE DATE
HOSPITAL (PART A) 07-01-1
MEDICAL (PART B) 07-01-1

SIGN HERE → *Jane Doe*

 **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
PART A 03-03-2016
PART B 03-03-2016

**NEW MEDICARE
CARD**

WHAT ARE THE DIFFERENT PARTS OF MEDICARE?



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MEDICARE PART A

MEDICARE PART A (HOSPITAL INSURANCE) HELPS COVER:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care
- How to qualify

PART A DEDUCTIBLE 2021

PART A DEDUCTIBLE AND COINSURANCE AMOUNTS FOR YEAR 2021

BY TYPE OF COST SHARING

INPATIENT HOSPITAL DEDUCTIBLE	\$1,484
DAILY COINSURANCE FOR 61ST-90TH DAY	\$371
DAILY COINSURANCE FOR LIFETIME RESERVE DAYS	\$742
SKILLED NURSING FACILITY COINSURANCE	\$185.50



MEDICARE PART B

MEDICARE PART B (MEDICAL INSURANCE) HELPS COVER:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Many preventative services
- How to qualify

PART B DEDUCTIBLE 2021

**AFTER YOU MEET YOUR DEDUCTIBLE FOR THE YEAR,
YOU TYPICALLY **PAY 20%** OF THE MEDICARE-APPROVED
AMOUNT FOR THESE:**

IN 2021, YOU PAY \$203 FOR YOUR PART B DEDUCTIBLE.

**MOST DOCTOR SERVICES
(INCLUDING MOST DOCTOR SERVICES WHILE YOU'RE A HOSPITAL IN-PATIENT)**

OUTPATIENT THERAPY

DURABLE MEDICAL EQUIPMENT (DME)



MEDICARE PART C

MEDICARE PART C (MEDICARE ADVANTAGE):

- Includes all benefits and services covered under Part A and Part B
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- Run by the Medicare-approved private insurance companies that follow rules set by Medicare
- Plans have a yearly limit on your out-of-pocket costs for medical services
- May include extra benefits and services that aren't covered by Original Medicare, sometimes for an extra cost



**MEDICARE
PART D**

**MEDICARE PART D
(MEDICARE
PRESCRIPTION DRUG
COVERAGE)**

WHAT ARE MY MEDICARE COVERAGE OPTIONS?



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WHAT ARE MY MEDICARE
COVERAGE OPTIONS?

**STAY ON ORIGINAL
MEDICARE**

**MEDICARE
ADVANTAGE PLAN**

YOUR OPTIONS FOR MORE COVERAGE

OPTION 1

Add on or both of the following to Original Medicare:

MEDICARE SUPPLEMENT INSURANCE PLAN OFFERED BY PRIVATE COMPANIES



Helps pay some of the out-of-pocket costs that come with Original Medicare.

MEDICARE PART D PLAN OFFERED BY PRIVATE COMPANIES



Helps pay for prescription drugs

OR

OPTION 2

Choose a Medicare Advantage plan:

MEDICARE ADVANTAGE PLAN OFFERED BY PRIVATE COMPANIES



Combines Part A (hospital insurance) and Part B (medical insurance) in one plan



Usually includes prescription drug coverage



May offer additional benefits not provided by Original Medicare

2021 PREMIUM + IRMAA SURCHARGES FOR MEDICARE PART B

+

INCOME BRACKETS BASED ON 2020 FEDERAL INCOME TAX RETURNS			
INDIVIDUAL	MARRIED, JOINT	MARRIED, SEPERATE	YOU PAY EACH MONTH (IN 2021)
\$88,000 OR LESS	\$176,000 OR LESS	\$88,000 OR LESS	\$148.50
\$88,001 - \$111,000	\$176,001 - \$222,000	NOT APPLICABLE	\$207.90
\$111,001 - \$138,000	\$222,001 - \$276,000	NOT APPLICABLE	\$297.00
\$138,001 - \$165,000	\$276,001 - \$330,000	NOT APPLICABLE	\$386.10
\$165,001 - \$500,000	\$330,001 - \$750,000	\$88,001 - \$412,000	\$475.20
>\$500,000	>\$750,000	>\$412,000	\$504.90

IRMAA

MEDICARE MODIFIED ADJUSTED GROSS INCOME CLIFF BRACKETS

BASED ON IRS FILING STATUS, TAX YEAR AND MEDICARE PREMIUM YEAR

MAGI TIER	IRS FILING SINGLE		IRS MARRIED FILING JOINTLY	
	≤2015 TAX YEAR & ≤ 2017 PREMIUM YEAR	≤2015 TAX YEAR & ≤ 2017 PREMIUM YEAR	≤2015 TAX YEAR & ≤ 2017 PREMIUM YEAR	≤2015 TAX YEAR & ≤ 2017 PREMIUM YEAR
1	≤\$85,000	≤\$85,000	≤\$170,000	≤\$170,000
2	≤\$85,000 TO ≤\$107,000	≤\$85,000 TO ≤\$107,000	≤\$170,000 TO ≤\$214,000	≤\$170,000 TO ≤\$214,000
3	≤\$107,000 TO ≤\$160,000	≤\$107,000 TO ≤\$133,500	≤\$214,001 TO ≤\$320,000	\$214,001 TO ≤\$267,000
4	≤\$160,001 TO ≤\$214,000	≤\$133,501 TO ≤\$160,000	≤\$320,001 TO ≤\$428,000	≤\$267,001 TO ≤\$320,000
5	>\$214,000	>\$160,000	>\$428,000	>\$320,000

ADDITIONAL TOPICS

1. DIFFERENT ENROLLMENT PERIODS

2. WHAT IF I HAVE WORK INSURANCE?

3. MEDICARE SUPPLEMENT PLAN G VERSUS PLAN N

WHERE TO GET HELP



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WHERE TO GET HELP

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MEDICARE
1-800-633-4227

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SOCIAL SECURITY
1-800-772-1213

+

MEDICARE.GOV

+

CLUTCH CITY INSURANCE
832-748-8130



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