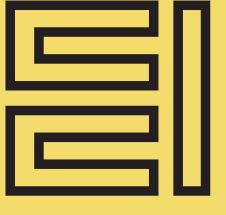
#### CLUTCH CITY INSURANCE







## JCCAA MEDICARE PRESENTATION

# WHAT IS MEDICARE?





#### WHAT IS MEDICARE?

## MEDICARE IS HEALTH INSURANCE FOR PEOPLE:

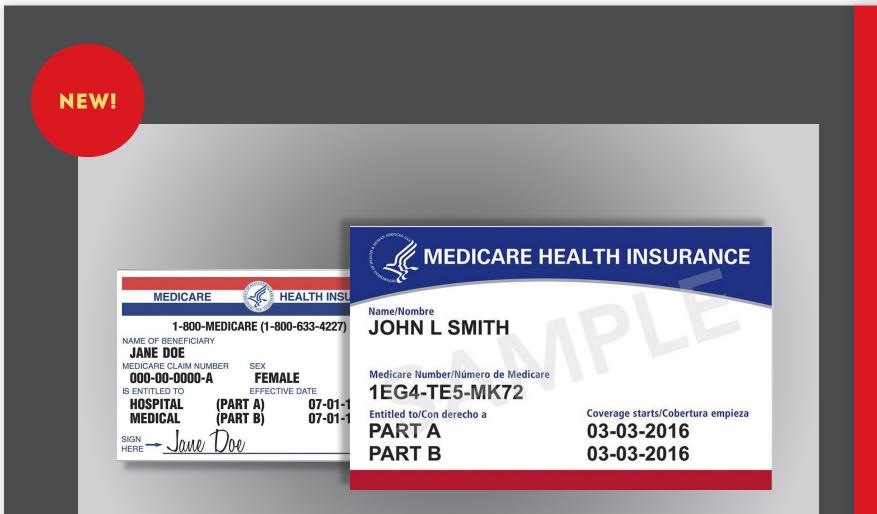
- 65 or older
- Certain people under 65 with disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

# HOW TO SIGN UP FOR MEDICARE



#### **HOW TO SIGN UP FOR MEDICARE**





NEW MEDICARE CARD

# WHAT ARE THE DIFFERENT PARTS OF MEDICARE?



## MEDICARE PARTA

## 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 preventatice 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)** 

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## 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-ofpocket 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?



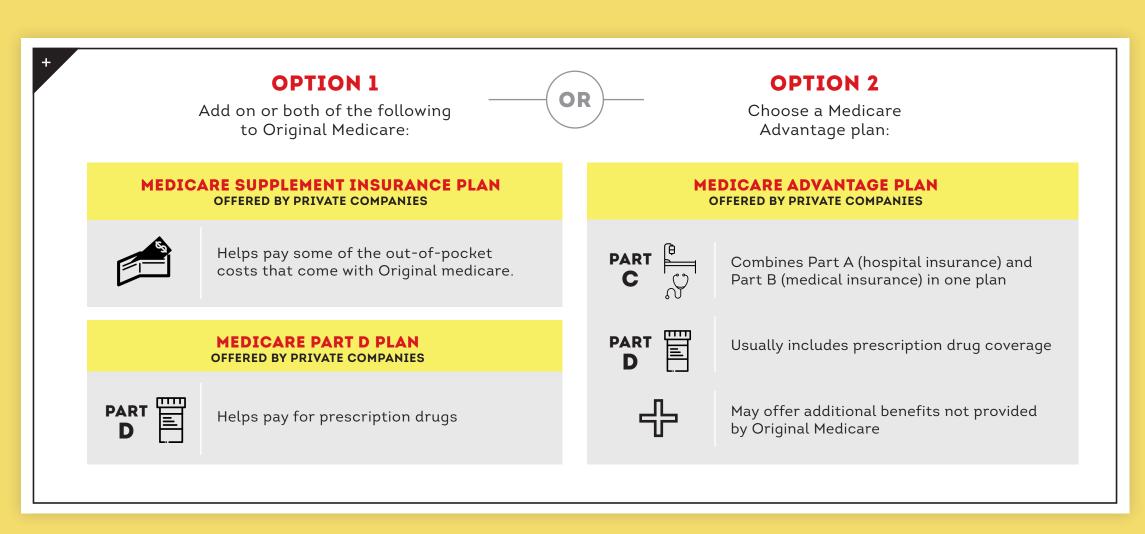


WHAT ARE MY MEDICARE COVERAGE OPTIONS?

STAY ON ORIGINAL MEDICARE

MEDICARE ADVANTAGE PLAN

#### YOUR OPTIONS FOR MORE COVERAGE



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#### 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		

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#### 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			
1	≤\$85,000	≤\$85,000	≤ <b>\$170,000</b>	≤ <b>\$170,000</b>
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

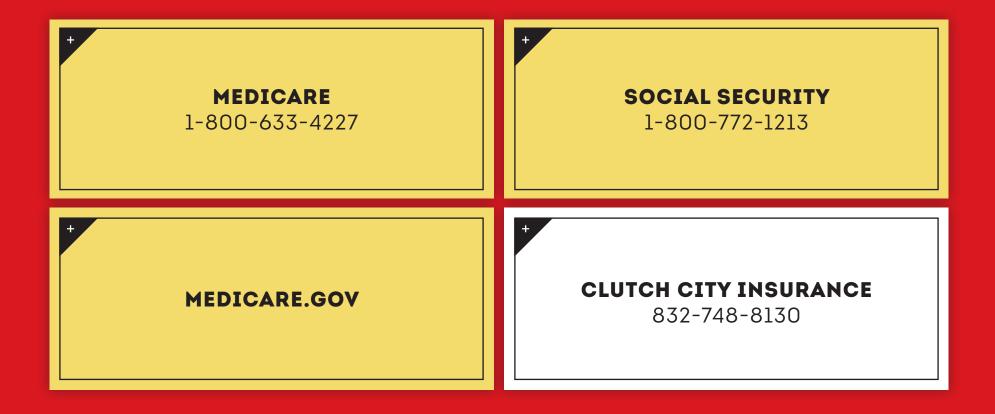
#### **ADDITIONAL TOPICS**

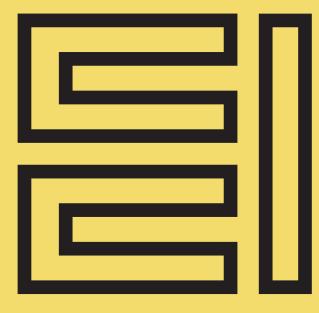
# DIFFERENT ENROLLMENT PERIODS WHAT IF I HAVE WORK INSURANCE? MEDICARE SUPPLEMENT PLAN G VERSUS PLAN N

## WHERE TO GET HELP



#### WHERE TO GET HELP





## 萬全保險公司



JASMIN TSENG 曾菲 JASMIN.TSENG@YAHOO.COM (281) 777-7738 MONDAY TO FRIDAY, 9 AM - 5 PM



LUCIA ZHANG 张穗英 SUIYINGZHANG@YAHOO.COM (281) 745-2288 TTY 711 MONDAY TO FRIDAY, 9 AM - 5 PM



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## 萬全保險公司

