

# The Alphabet Soup of Medicare



**Must enroll in Both**



*Enroll through Social Security Administration*



**Then choose**



OR

Medicare Supplement Insurance

*Enroll through HTA*



*Enroll through HTA*

**Must pay Medicare Part B premiums regardless of if you choose Medicare Advantage or Supplement.**

# Medicare Part A

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## Hospital Admission = Inpatient

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Helps Cover:

- **Inpatient care** in hospitals
- Skilled nursing facility care (limited)
- Hospice
- Home health services (limited)

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**No cost**

(provided you or your spouse have worked a minimum of 40 quarters)

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# Medicare Part B

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**Medical = Outpatient**

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Helps Cover:

- **Doctors & Specialists**
- **Diagnostic Testing-Lab, Xray, MRI, CT**
- **Outpatient-Surgery, Chemo, Radiation**
- **Non-Inpatient Hospital-ER & Observation**
- **Durable Medical Equipment**

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**Standard Premium 2025 = \$185.00**

(premiums are based on income)

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# Medicare Part B – 2025

	Single	Joint	Married Filed Separately	Part B
Monthly/Person	Up to \$106,000	Up to \$212,000	Up to \$106,000	<b>\$185.00</b>
Same for each Spouse	\$106,001 - \$133,000	\$212,001 - \$266,000	NA	<b>\$259.00</b>
Based on MAGI	\$133,001 - \$167,000	\$266,001 - \$334,000	NA	<b>\$370.00</b>
Tax Return from 2 years ago	\$167,001 - \$200,000	\$334,001 - \$400,000	NA	<b>\$480.90</b>
	\$200,001 - \$499,999	\$400,001 - \$749,999	\$106,001 - \$394,000	<b>\$591.90</b>
	\$500,000 +	\$750,000 +	\$394,001 +	<b>\$628.90</b>



# Medicare Out of Pocket Expenses

<b>Part A Deductible</b> <i>Per benefit period-similar to per admittance</i>	<b>\$1,676</b>
<b>Part A Hospital Copay</b> Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	<b>\$419</b> <b>\$838</b> <b>100%</b>
<b>Skilled Nursing Facility Copay</b> Days 0-20 (per day) Days 21-100 (per day) Days 101+	<b>\$0</b> <b>\$209.50</b> <b>100%</b>
<b>Part B Deductible</b> <i>Per calendar year</i>	<b>\$257</b>
<b>Part B Coinsurance</b> <i>No Cap on Out of Pocket Risk</i>	<b>20%</b>
<b>Part B Excess Charges</b> <i>No Cap on Out of Pocket Risk</i>	<b>15%</b>
<b>Foreign travel emergency</b>	<b>100%</b>
<b>Out of Pocket Maximum</b>	<b>no cap</b>

## What is not Covered by Medicare?

- Dental
- Vision
- Hearing Aids & Fittings
- Long Term Care (Personal Needs)
- Routine Foot Care
- Cosmetic Surgery

Insurance Available

\*Acupuncture is now covered by Medicare but only for chronic back pain -- limits apply.

