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Welcome to Medicare 2024

Medicare Parts A and B

Presented by Contra Costa County
Health Insurance Counseling and Advocacy Program
HICAP

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EMPLOYMENT & HUMAN SERVICES



SHIP
State Health Insurance Assistance Program
Navigating Medicare



SMP
Senior Medicare Patrol
Preventing Medicare Fraud

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Note: All costs are for 2024 unless otherwise noted

April 8, 2024

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What is HICAP?

Hea**I**th **I**nsura**C**ounseling and **A**dvoca**C**y **P**rogram

- All things Medicare
 - Education, Counseling & Advocacy
- Primarily a Volunteer Organization
 - Initial and Ongoing Training
 - Registered with California Department of Aging
- Funded by California and Federal Gov't
- No affiliation with Insurance Companies
 - No Policies Sold or Endorsed
- Free to you!

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After This Module You Will Know

- ✓ The two paths you can choose for your Medicare coverage
- ✓ Medicare Part A coverage and costs
- ✓ Medicare Part B coverage and costs


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Medicare Coverage: You Have Options

Once you have paid your Part A and B premiums

Original Medicare (Fee for Service)	OR	Medicare Advantage Plan (Managed Care)
<p style="text-align: center;">Hospital Medical <i>Centers for Medicare Services (CMS)</i></p> <p style="text-align: center;">Optional Add Medigap <i>Private Insurance Companies</i> <i>Helps pay Medicare's cost-sharing</i></p> <p style="text-align: center;">Optional Add Part D Drugs <i>Private Insurance Companies</i></p>	<p>Hospital Medical Benefits Benefits <i>Assigned to Private Plan</i></p> <p style="text-align: center;"> + Part D Drug Benefit <i>May also offer additional benefits like vision and dental.</i></p>	

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At a Glance - Coverage

Original Medicare

- No network – Can see any Medicare provider in the USA
- Part D is a separate plan
- Prior authorization not needed
- Foreign emergency coverage only with a Medigap

Advantage Plan

- Generally restricted to local network providers
- Part D benefit included
- Prior authorization required for many services
- Foreign and out of area emergencies are covered



At a Glance - Costs

Original Medicare

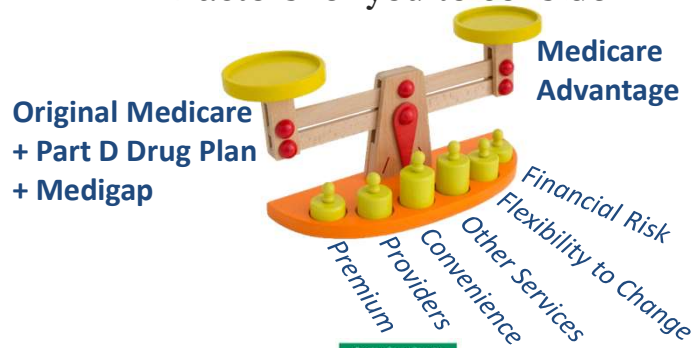
- Usually responsible for 20% of Medicare's approved costs unless have a Medigap (supplement)
- No yearly out of pocket limit unless have a Medigap

Advantage Plan

- Co-pays for many services which vary among plans
- Plans have annual out of pocket limits – from \$298 to \$8,850

Which Path is Best for Me?

Factors for you to consider



Medicare Coverage: You Have Options

Once you have paid your Part A and B premiums

Original Medicare (Fee for Service)

Hospital Medical
Centers for Medicare Services
(CMS)

Optional Add

Medigap

Private Insurance
Companies
Helps pay Medicare's
cost-sharing

Optional Add

Part D Drugs

Private Insurance
Companies

Medicare Advantage Plan (Managed Care)

Hospital Medical
Benefits Benefits
Assigned to Private Plan

Network

+ Part D Drug Benefit

May also offer additional
benefits like vision and dental.

Medicare Part A – Hospital Insurance



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Part A Covers

- Hospital (Inpatient)
- Operating Room if admitted afterwards
- Skilled Nursing after Hospital if meet criteria
 - (Rehabilitation, not Long-Term Care)
- Home Health Care (limited)
- Blood and Medications



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What Does Part A Cost?

- Premium is “free” for those who have 40 quarters (10 years) of work on their own or spouse’s work record
- Can buy coverage if insufficient work history
 - Program to help pay for those with low income
- Most enroll in Part A when turning 65
 - Remember Health Savings Account (HSA) warning

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Part A – 2024 Cost Sharing

Original Medicare Cost Sharing	Your Share
PART A – HOSPITALIZATION	
Hospital Deductible: Day 1	2024 Costs \$1,632
Hospital Coinsurance: Days 1-60	\$0/Day
Hospital Coinsurance: Days 61-151	\$408+/Day
PART A – OTHER COVERAGE	
Skilled Nursing Coinsurance: Days 1-20	\$0/Day
Skilled Nursing Coinsurance: Days 21-100	\$204/Day
<i>There are ways to reduce these costs with other insurance</i>	

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Medicare Part B

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Part B Covers

Medical Visits	Supplies	Other
<ul style="list-style-type: none"> ▪ Physician Visits ▪ Emerg. Care ▪ Lab Tests ▪ MRI, CT Scans ▪ Surgery ▪ X-Ray 	<ul style="list-style-type: none"> ▪ Blood ▪ Diabetic ▪ Dialysis ▪ Walkers ▪ Wheelchair ▪ Prosthetics 	<ul style="list-style-type: none"> ▪ Ambulance ▪ Transplants ▪ Clinical Trials ▪ Most Infused Drugs ▪ Many Chemo Drugs

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Covers Many Preventive Services

- Services focused on early detection & prevention
- Screenings, Tests and Annual Wellness Visit
- Many items have no co-pay or deductible

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Providers

Participating Providers	Non-Participating Providers	Opt-Out Providers
 Accept assignment of the Medicare approved rates	 Can charge 15% more than the Medicare rates	 Do not accept Medicare at all

BUT! Some PCP's limit **new** Medicare patients

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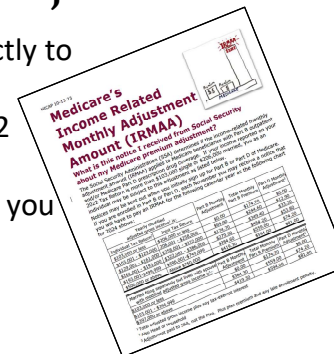
What Does Part B Cost?

Premium

- In 2024 premium is \$174.⁷⁰/mo.
- Everyone must pay Part B premium for coverage
- Assistance programs for low income
 - Medi-Cal and Medicare Savings Programs
- Persons with high incomes will pay more
 - Income Related Medicare Adjustment Amount (IRMAA)

Part B – IRMAA ‘Adjustment’

- Premium Adjustment is paid directly to Medicare via SSA
- 2024 adjustment is based on 2022 Tax submission
- For Life changes (like retirement), you can request a new determination on form SSA-44



Part B – IRMAA ‘Adjustment’

Your Annual Income (MAGI)		Monthly Premium
Individual Tax Return	Joint Tax Return	
\$103,000 or less	\$206,000 or less	\$174. ⁷⁰
\$103,001- \$129,000	\$206,001- \$258,000	\$244. ⁶⁰
\$129,001- \$161,000	\$258,001- \$322,000	\$349. ⁴⁰
See HICAP Chart for incomes above these listed		

What Does Part B Cost?

Cost Sharing

- Annual Deductible = \$240 in 2024
- Lab Tests & Home Health Care – no cost to you
- Coinsurance = 20% for most services
- **But**, No maximum out-of-pocket limit (e.g. \$10k co-pay for \$50k Chemotherapy)



There are ways to reduce these costs with other insurance

Next Up...

View Module 3:
Supplementing
Original Medicare



- ✓ Medicare Supplement Policies (Medigaps)

Multiple Ways to Reach Us

Website: www.cchicap.org

Email: ehsdhicap@ehsd.cccounty.us

HICAP Office: (925) 655-1393,

(800) 510-2020 or (800) 434-0222



HICAP Service is free, private and impartial

One-on-one counseling, phone or virtual appointments

Handouts available on our HICAP website